



REPORT OF THE REGISTRAR  
OF  
LOAN CORPORATIONS  
ONTARIO

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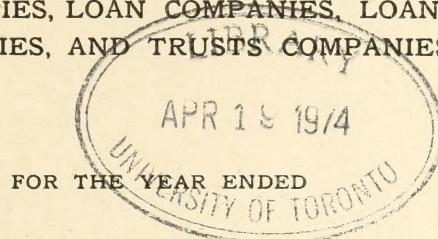
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# LOAN AND TRUST CORPORATIONS STATEMENTS

BEING

ABSTRACTS FROM FINANCIAL STATEMENTS  
MADE BY

BUILDING SOCIETIES, LOAN COMPANIES, LOANING LAND  
COMPANIES, AND TRUSTS COMPANIES



31st DECEMBER, 1918.

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PRINTED BY ORDER OF  
THE LEGISLATIVE ASSEMBLY OF ONTARIO

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TORONTO:

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1920

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THE RYERSON PRESS.

*To His Honour LIONEL HERBERT CLARKE, Lieutenant-Governor of the Province of Ontario.*  
**MAY IT PLEASE YOUR HONOUR:**

The undersigned has the honour to present to Your Honour the Report of the Registrar of Loan Corporations for the Province of Ontario for the year 1919.

Respectfully submitted,

W. E. RANEY,

Toronto, April 7th, 1920.

*Attorney-General.*

WITH 84501WN

TO THE HONOURABLE W. E. RANEY, K.C., M.P.P.,

*Attorney-General of Ontario.*

SIR,—I have the honour to submit herewith the Twenty-second Annual Report of the Registrar of Loan Corporations of Ontario.

This report should have been presented during the year 1919, but it has been unavoidably delayed. In that year important amendments to The Loan and Trust Corporations' Act were enacted, and a reorganization of the Department itself was begun; also a new form of Annual Statement for the Companies was prepared and adopted. Because this new form asked for much more information than was formerly required, and because in many cases the books and accounting records of the Companies did not readily disclose the information desired, the statements for the 1918 accounting period were delayed, some in fact being not yet complete.

This was the situation at the time of my appointment as Registrar of Loan Corporations on the 1st of February, 1920. The publication of the Report for the preceding year was necessary to maintain the series of Annual Reports of the Department and for public convenience in reference to and comparison of the statements of the companies. Since another accounting period had already been completed and new statements were already due from the companies for the year ended 31st December, 1919, it was resolved that the usual Report should be abridged to include only information already complete in order that the activity of the Department might thereafter be devoted to the later returns of the companies, and the preparation of the report for the current year. The report submitted herewith, therefore, includes only the statement of assets and liabilities of the companies, and certain general information given in the returns. It does not include the revenue and expenditure statements or details of assets, since these are still incomplete.

As is usual the statements included in this Report are arranged according to the classes defined by the Act, namely, Loan Corporations, Loaning Land Corporations and Trust Companies.

The information given in this Report is an abstract from the sworn statements of the chief officers and the auditors of the companies. The Department assumes no responsibility for the correctness of the figures submitted or for the valuation of the securities which compose the assets of the companies.

The policy of the Department toward the companies and its duty to the public is now under review. The Department must take cognizance of the public demand for more precise information as to the financial standing of the companies to which the loaning and trust business of the Province is confided, and for more effective governmental supervision of the affairs of these companies. It is equally the duty of the Department to free those companies whose financial position is sound from the suspicion unavoidably cast on all by the recent failure of companies in this field. A careful survey of the situation is, therefore, being made by the Department to ascertain how it may best achieve the elimination of danger to the public in the investment of its funds with the companies, and the establishment of public confidence in those companies whose condition deserves it.

Yours faithfully,

V. EVAN GRAY,

*Registrar of Loan Corporations.*

Parliament Buildings,

Toronto, April 6th, 1920.

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#### NOTE.

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Section 112 of The Loan and Trust Corporations Act (R.S.O. 1914, Chap. 184) provides as follows:—

112.—(1) No corporation shall, under the penalty of becoming disentitled to registry or of having its registry suspended or cancelled make, print, publish, circulate, authorize or be a party or privy to the making, printing, publishing, or circulating of any statement or representation that its solvency or financial standing is vouched for by the Registrar or that the publication of its statement in his report is a warranty or representation of the solvency of the corporation, or of the truth or accuracy of such statement in any particular.

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## I. LOAN COMPANIES

A. COMPANIES HAVING PERMANENT STOCK ONLY

DETAILED REPORTS OF THE SEVERAL COMPANIES

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## THE BRITISH MORTGAGE LOAN COMPANY OF ONTARIO

Head Office, Stratford, Ontario.

*President*—J. W. Scott. *Vice-President*—Hon. Nelson, Monteith.  
*Manager and Secretary-Treasurer*—J. A. Davidson.

## BALANCE SHEET AS AT 31st DECEMBER, 1918

## LIABILITIES

## TO THE SHAREHOLDERS.

1. Ordinary joint stock capital, total paid thereon .....	\$500,000 00
2. Dividends declared in respect of (1), but not yet paid ..	25,000 00
3. Unappropriated profits in respect of (1) .....	7,298 09
4. Reserve fund in respect of (1) .....	410,000 00
	<hr/>
	\$942,298 09

## LIABILITIES TO THE PUBLIC.

5. Debentures payable in Canada maturing in 1919 .....	\$126,372 00
6. Debentures payable in Canada maturing in subsequent years .....	839,187 00
7. Interest due and accrued on (5), (6) .....	11,601 45
8. Deposits payable on demand .....	747,021 79
9. Interest on deposits, due and accrued (8) .....	13,611 46
	<hr/>
	1,737,793 70
Total liabilities .....	<hr/>
	\$2,680,091 79

## ASSETS

## REAL ESTATE.

10. Office premises .....	\$19,250 00
---------------------------	-------------

## DEBTS SECURED BY CHARGES ON LAND.

11. First mortgages .....	\$1,666,468 00
12. Interest due and accrued on (11) .....	40,537 00
	<hr/>
	1,707,005 00

## STOCKS, BONDS AND DEBENTURES.

13. Dominion of Canada .....	\$151,074 00
14. Provinces of Canada .....	129,176 00
15. Municipalities situated in Canada .....	553,256 00
16. Interest due and accrued on (13) to (15) .....	22,105 00
	<hr/>
	855,611 00

## CASH.

17. On hand .....	\$6,425 44
18. In banks .....	91,050 35
	<hr/>
	97,475 79

## ASSETS NOT HEREINBEFORE MENTIONED.

19. Office furniture .....	750 00
Total assets .....	<hr/>
	\$2,680,091 79

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On deposits, 3.55%; on debentures, 4.97%.

Average rate of interest per annum earned by the Corporation during 1918:  
(a) On mortgages of realty, 6.45%; (b) On other securities, 6.18%.

Show by Provinces the amount of the mortgages owned by the Corporation. All in Ontario.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):  
For 1918: Wm. Irwin and Geo. Hamilton, Stratford.  
For 1919: Not yet appointed.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, 1918, and July 2nd, 1918; dividend declared at 10% per annum, payable half-yearly.

## DIRECTORS AT 31ST DECEMBER, 1918:

J. W. Scott, Listowel.	Theo. Parker, Sebringville.
Hon. Nelson Monteith, Stratford.	Jas. W. Brown, Stratford.
James Trow, Stratford.	Thomas Ballantyne, Stratford.
Dr. James A. Robertson, Stratford.	J. A. Davidson, Stratford.

## SCHEDULE A.

Class 2.—Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies' Act or Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
Fully called .....	5,000	\$ 100	\$ 500,000	\$ 500,000 00	.....
Totals.....	5,000	100	500,000	500,000 00	.....

## THE BROCKVILLE LOAN AND SAVINGS COMPANY

Head Office, Brockville, Ontario.

President—D. W. Downey.

Vice-President—W. A. Gilmour.

Manager—L. C. Dargavel.

Secretary-Treasurer—G. M. Larke.

## BALANCE SHEET AS AT 31st DECEMBER, 1918

## LIABILITIES

## TO THE SHAREHOLDERS.

1. Ordinary joint stock capital, total paid thereon .....	\$205,105 00
2. Joint stock capital paid in advance of calls .....	97,405 00
3. Dividends declared in respect of (1), (2), but not yet paid and interest due and accrued .....	10,587 83
4. Reserve fund in respect of (1), (2) .....	115,000 00
5. Contingent fund in respect of (1), (2) .....	2,800 00
	—————
	\$430,897 83

## LIABILITIES TO THE PUBLIC.

## 6. Deposits:

Payable on demand .....	\$293,451 88
Interest on deposits due and accrued .....	11,532 19
	—————
	\$304,984 07
	304,984 07

Total liabilities .....	\$735,881 90
	—————

## ASSETS

## REAL ESTATE.

7. Freehold land (including buildings) other than the fore- going .....	\$5,815 47
--	------------

## DEBTS SECURED BY CHARGES ON LAND.

8. First mortgages .....	663,667 16
9. Agreements for sale or purchase .....	16,415 68
10. Interest due and accrued on (8), (9) .....	16,125 91
	—————
	\$696,208 75

## STOCKS, BONDS AND DEBENTURES.

11. School districts situated in Canada .....	\$8,985 37
12. Interest due and accrued on (11) .....	502 40
	—————
	9,487 77

## CASH.

13. On hand .....	\$3,894 09
14. In bank .....	19,475 82
	—————
	23,369 91

## ASSETS NOT HEREINBEFORE MENTIONED.

15. Office furniture .....	1,000 00
Total assets .....	\$735,881 90

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On deposits, 4%.

Average rate of interest per annum earned by the Corporation during 1918:  
(a) On mortgages of realty, 8%; (b) On other securities, 8%.

Show by provinces the amount of the mortgages owned by the Corporation. All in the Province of Ontario.

Loans written off: Principal, \$4,088.99; interest, \$1,090.45.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1918: No. 12; amount, \$23,238.48.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):

For 1918: K. G. Starr, George Turner.

For 1919: K. G. Starr, George Turner, both of Brockville.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? July 2nd, 1918; January 2nd, 1919; 7% per annum.

## DIRECTORS AT 31ST DECEMBER, 1918:

D. W. Downey, Brockville.	John W. Ridgeway, Brockville.
W. A. Gilmour, Brockville.	A. C. Hardy, Brockville.
J. Gill Gardner, Brockville.	L. C. Dargavel, Brockville.
C. S. Cossitt, Brockville.	

## SCHEDULE A.

Class I.—Fixed and Permanent Capital Stock created by virtue of Building Society Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid and constituting an asset of the Corporation.
60 per cent. called .....	7,000	\$ 50	\$ 350,000	\$ 205,105 00	\$ .....
Paid in advance of calls.....				97,405 00	47,490 50
Totals.....	7,000	50	350,000	302,510 00	47,490 50

## CANADA LANDED AND NATIONAL INVESTMENT COMPANY, LIMITED

Head Office, Toronto, Ontario.

*President*—John Hoskin, K.C., LL.D., D.C.L.  
*Vice-President*—D. E. Thomson, K.C., LL.D.  
*Managing Director*—Edward Saunders.

## BALANCE SHEET AS AT 31st DECEMBER, 1918

## LIABILITIES

## TO SHAREHOLDERS.

1. Ordinary joint stock capital, total paid thereon .....	\$1,205,000 00
2. Dividends declared in respect of (1), but not yet paid ..	27,112 50
3. Unappropriated profits in respect of (1) .....	132,987 57
4. Reserve fund in respect of (1) .....	1,205,000 00
	<hr/>
	\$2,570,100 07

## LIABILITIES TO THE PUBLIC.

5. Debentures payable in Canada maturing in 1919 .....	\$75,820 00
6. Debentures payable in Canada maturing in subsequent years .....	258,947 74
7. Interest due and accrued on (5), (6) .....	7,191 66
8. Debentures payable elsewhere than in Canada maturing in 1919 .....	1,143,092 40
9. Debentures payable elsewhere than in Canada maturing in subsequent years .....	2,338,235 44
10. Interest due and accrued on (8) and (9) .....	23,793 00
11. Other liabilities to the public, viz.: sundry accounts .....	3,567 33
12. Unclaimed dividends .....	1,859 28
	<hr/>
	3,852,506 85
Total liabilities .....	<hr/>
	\$6,422,606 92

## ASSETS

## REAL ESTATE.

13. Office premises .....	\$35,000 00
14. Freehold land (including buildings) other than the foregoing .....	79,043 92
	<hr/>
	\$114,043 92

## DEBTS SECURED BY CHARGES ON LAND.

15. First mortgages .....	\$4,705,941 03
16. Second and subsequent mortgages, agreements for sale or purchase .....	16,635 06
17. Interest due and accrued on (15), (16) .....	49,786 05
	<hr/>
	4,772,362 14

## STOCKS, BONDS AND DEBENTURES.

18. Dominion of Canada .....	\$188,848 04
19. Provinces of Canada .....	48,573 10
20. Municipalities situated in Canada .....	396,175 59
21. Interest due and accrued on (18), (19), (20) .....	8,322 00
	<hr/>
22. School districts situated in Canada .....	\$335,451 29
23. Stocks and bonds of public utility companies situated in Canada .....	4,520 67
24. Interest due and accrued on (22), (23) .....	13,690 00
	<hr/>
	353,661 96

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

25. Principal .....	\$21,055 25
26. Interest due and accrued on (25) .....	57 00
	<hr/>
	21,112 25

## CASH.

27. On hand .....	\$1,773 90
28. In banks .....	517,734 02
	<hr/>
	519,507 92

Total assets .....

\$6,422,606 92

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On debentures, 5.18%.

Average rate of interest per annum earned by the Corporation during 1918:

(a) On mortgages of realty, 7.06%; (b) on other securities, 5.89%.

Show by Provinces the amount of the mortgages owned by the Corporation. Manitoba, \$2,043,333.31; Saskatchewan, \$558,657.47; Alberta, \$81,416.20; Ontario, \$2,039,169.11.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1918: No. 6; amount, \$34,545.89.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):

For 1918: T. Watson Sime, F.C.A., Geo. U. Stiff, F.C.A., both of Toronto; J. B. Pepler, Winnipeg.

For 1919: T. Watson Sime, F.C.A., Geo. U. Stiff, F.C.A., J. B. Pepler.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively. 2nd January, 1st April, 2nd July and 1st October, 2½% each.

## DIRECTORS AT 31ST DECEMBER, 1918.

D. E. Thomson, K.C., LL.D., Toronto.  
John Hoskin, K.C., LL.D., D.C.L., Toronto.  
James Playfair, Midland.  
F. Le M. Grasett, M.A., F.R.C.S. (Edin.),  
Toronto.

G. T. Fergusson, Toronto.  
F. W. Harcourt, K.C., Toronto.  
C. J. Holman, K.C., LL.D., Toronto.  
Edward Saunders, Toronto.

## SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Act or Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid calls.
50 per cent. called...	24,100	\$ 100	\$ 2,410,000	\$ 1,205,000	None

## CANADA PERMANENT MORTGAGE CORPORATION

Head Office, Toronto, Ont.

President—W. G. Gooderham.

First Vice-President—W. D. Matthews.

Second Vice-President—R. S. Hudson.

Joint General Managers—R. S. Hudson,

and John Massey.

Assistant General Manager—George H. Smith.

## BALANCE SHEET AS AT 31st DECEMBER, 1918

## LIABILITIES

## TO SHAREHOLDERS.

1. Ordinary joint stock capital fully called, total paid thereon .....	\$6,000,000 00
2. Dividends declared in respect of (1), but not yet paid .....	150,000 00
3. Unappropriated profits in respect of (1) .....	172,509 77
4. Reserve fund in respect of (1) .....	5,500,000 00

\$11,822,509 77

## LIABILITIES TO THE PUBLIC.

5. Debenture stock payable elsewhere than in Canada .....	\$419,136 80
6. Interest due and accrued on (5) .....	8,495 91
7. Debentures payable in Canada maturing in 1919 .....	1,114,861 28
8. Debentures payable in Canada maturing in subsequent years .....	2,627,438 65
9. Interest due and accrued on (7), (8) .....	55,758 61
10. Debentures payable elsewhere than in Canada maturing in 1919 .....	2,834,588 81
11. Debentures payable elsewhere than in Canada maturing in subsequent years .....	7,042,021 24
12. Interest due and accrued on (10), (11) .....	62,050 00
13. Deposits:	
Payable on demand. Corporation has right to require 30 days' notice .....	\$3,372,008 09
Payable on 30 days' notice .....	2,089,928 33
	5,461,936 42
14. Interest on deposits, due and accrued (13) say \$96,369.73.	
15. Other liabilities to the public, viz.:	
Sundry accounts commission, etc., etc. .....	12,589 75
	\$19,638,877 47
Total liabilities .....	\$31,461,387 24

## ASSETS

## REAL ESTATE.

16. Office premises .....	\$628,355 11
17. Freehold land (including buildings) other than the foregoing .....	311,086 40

## DEBTS SECURED BY CHARGES ON LAND.

18. First mortgages .....	\$25,342,884 78
19. Agreements for sale .....	423,607 18
20. Interest due and accrued on (18), (19) .....	552,094 79

26,318,586 75

## STOCKS, BONDS AND DEBENTURES.

21. United Kingdom of Great Britain and Ireland .....	\$350,575 92
22. Dominion of Canada .....	588,687 64
23. Provinces of Canada .....	29,303 12
24. Municipalities situated in Canada .....	249,981 99
	1,218,548 67
25. Stocks and bonds of public utility companies situated in Canada .....	\$577,795 50
26. Stocks of trust companies .....	249,000 00

826,795 50

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

27. Principal .....	\$207,194 14
28. Interest due and accrued on (27) .....	4,917 39
	212,111 53

## LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

29. Principal .....	\$269,100 80
30. Interest due and accrued on (29) .....	21,653 73
	290,754 53

## CASH.

31. On hand .....	\$64,530 80
32. In banks .....	1,590,617 95
	1,655,148 75

Total assets .....

\$31,461,387 24

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On deposits, 3.552%; on debentures, 5.056%; on debenture stock, 4%.

Average rate of interest per annum earned by the Corporation during 1918:

(a) On mortgages of realty, 7.28%; (b) on other securities, 5 1/2% to 6 1/2%.

Show by Provinces the amount of the mortgages owned by the Corporation:

Ontario .....	\$9,799,105 52
Manitoba .....	6,512,029 44
British Columbia .....	1,622,600 98
Alberta .....	2,640,094 03
Saskatchewan .....	4,348,537 50
New Brunswick .....	593,922 95
Nova Scotia .....	748,024 90
Prince Edward Island .....	49,197 58

\$26,313,512 90

Show other than Provinces the amount of mortgages owned by the Corporation. Newfoundland, \$5,073.85.

Loans transferred to real estate account during 1918: \$215,936.28.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1918: No. 53; amount, \$250,412.59.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):  
For 1918: A. E. Osler, A.C.A., and Hy. Barber, F.S.A.A.

For 1919: Same as 1918.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividend were declared payable on those days respectively? January 2nd, April 2nd, July 2nd, and October 1st; all at 2 1/2%.

## DIRECTORS AT 31ST DECEMBER, 1918.

W. G. Gooderham, Toronto.	John Massey, Toronto.
W. D. Matthews, Toronto.	Albert E. Gooderham, Toronto.
R. S. Hudson, Toronto.	J. H. G. Hagarty, Toronto.
F. Gordon Osler, Toronto.	John Campbell, Edinburgh, Scotland.
E. R. C. Clarkson, Toronto.	William Mulock, Jr., Toronto.

## SCHEDULE A.

## Fixed and Permanent Capital Stock.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining uncalled.
Fully called and paid.....	600,000	\$ 10	\$ 6,000,000	\$ 6,000,000	.....

## THE CANADIAN MORTGAGE INVESTMENT COMPANY

Head Office, Toronto, Ontario.

President—L. A. Hamilton.

Vice-President—H. S. Osler, K.C.

Managing Director—F. W. G. Fitzgerald.

## BALANCE SHEET AS AT 31st DECEMBER, 1918

## LIABILITIES

## TO SHAREHOLDERS.

1. Ordinary joint stock capital fully called, total paid thereon	\$964,100 00
2. Ordinary joint stock capital, 50% called; total paid there- on .....	235,646 55
3. Dividends declared in respect of (1), (2), but not yet paid	35,808 00
4. Unappropriated profits in respect of (1), (2) .....	33,118 94
5. Reserve fund in respect of (1), (2) .....	450,000 00
6. Ordinary joint stock capital, payable by fixed periodical payments; total subscribed, \$83,200, on which has been paid .....	31,884 39
7. Dividends declared on (6), but not paid .....	907 50
	—————
8. Special investment reserve .....	\$1,751,465 38
	40,000 00

## LIABILITIES TO THE PUBLIC.

9. Debentures payable in Canada maturing in 1919 .....	\$800 00
10. Debentures payable in Canada maturing in subsequent years .....	3,344 92
11. Interest due and accrued on (9), (10) .....	114 69
12. Debentures payable elsewhere than in Canada maturing in 1919 .....	248,710 00
13. Debentures payable elsewhere than in Canada maturing in subsequent years .....	349,890 00
14. Interest due and accrued on (12), (13) .....	4,106 64
15. Other liabilities to the public, viz.:	
(a) Accounts payable .....	2,647 33
(b) Fire loss, insurance awaiting disbursement ..	3,049 39
(c) Deposits as guarantee for fulfilment of lease ..	1,000 00
16. Unclaimed dividends .....	1,484 65
17. Liabilities of the Corporation not shown as direct debts: (a) Liabilities under contracts entered into by the Corporation for the purchase of mortgages, bonds, stocks or other securities (not ex- tended), \$200,000.00.	615,147 62
	—————
Total liabilities .....	\$2,406,613 00

## ASSETS

## REAL ESTATE.

18. Office premises .....	\$257,368 10
19. Freehold land (including buildings) other than the fore- going .....	28,926 15
	—————
	286,294 25

## DEBTS SECURED BY CHARGES ON LAND.

20. First mortgages .....	\$1,504,388 01
21. Contracts of sale .....	53,542 23
22. Interest due and accrued on (20), (21) .....	7,240 60
	<hr/> 1,565,170 84

## STOCKS, BONDS AND DEBENTURES.

23. Dominion of Canada .....	\$129,180 19
24. Interest due and accrued on (23) .....	1,085 00
	<hr/> 130,265 19
25. Other stocks and bonds .....	355,987 14

## LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

26. Principal .....	71 12
---------------------	-------

## CASH.

27. On hand .....	\$600 00
28. In banks .....	59,663 53
	<hr/> 60,263 53

## UNSECURED DEBTS.

29. Accounts receivable .....	6,129 03
-------------------------------	----------

## ASSETS NOT HEREINBEFORE MENTIONED.

30. Office furniture .....	2,431 90
Total assets .....	<hr/> \$2,406,613 00
	<hr/>

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On debentures, 5%.

Average rate of interest per annum earned by the Corporation during 1918:

(a) On mortgages of realty, 8% per annum; (b) on other securities, 6% per annum.

Show by Provinces the amount of the mortgages owned by the Corporation. British Columbia, \$119,892.11; Alberta, \$726,884.60; Saskatchewan, \$405,268.82; Manitoba, \$109,783.66; Ontario, \$102,949.09; Maritime, \$100,392.56.

Loans written off, \$2,000.00.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1918: No. 52; amount, \$81,050.00.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):

For 1918: Price, Waterhouse & Co., C.A.

For 1919: Price, Waterhouse & Co., C.A., Toronto.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? 2nd January, 1918, 3%; 2nd July, 1918, 3%.

In the case of any other company, of which you hold the stocks, bonds, or debentures, either directly or indirectly, if they owe you any money, either secured by mortgages or other security or unsecured, state the aggregate amount of such loans, \$255,987.14.

The amount of interest on such loans taken credit for in your profit and loss account during the past year, \$20,200.00.

## DIRECTORS AT 31ST DECEMBER, 1918.

L. A. Hamilton, Toronto.  
 H. S. Osler, K.C., Toronto.  
 D. B. Hanna, Toronto.

Joseph Henderson, Toronto.  
 Hon. Wallace Nesbitt, K.C., Toronto.  
 F. W. G. Fitzgerald, Toronto.

## SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares	Total amount held.	Total amount of actual payments thereon.	Total amount remaining unpaid on calls.
Fully called .....	9,641	\$ 100	\$ 964,100	\$ 964,100 00	.....
50% called.....	4,590	100	459,000	229,500 00	229,500 00
Stock payable in fixed instalments .....	832	100	83,200	32,791 89	50,408 11
Totals.....	15,063	.....	1,506,300	1,226,391 89	279,908 11

## THE CENTRAL CANADA LOAN AND SAVINGS COMPANY

Head Office, Peterborough, Ontario.

*President and Managing Director—*

E. R. Wood.

*Vice-President—H. C. Cox.**Vice-President and Assistant Manager—*

G. A. Morrow.

*Secretary—A. B. Fisher.*

## BALANCE SHEET AS AT 31st DECEMBER, 1918

## LIABILITIES

## TO SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	\$1,562,500 00
2. Ordinary joint stock capital, 20% called; total paid thereon .....	187,500 00
3. Dividends declared in respect of (1), (2), but not yet paid .....	43,750 00
4. Unappropriated profits in respect of (1), (2) .....	92,074 12
5. Reserve fund in respect of (1), (2) .....	1,750,000 00
	<u>\$3,635,824 12</u>

## LIABILITIES TO THE PUBLIC.

6. Debentures payable in Canada maturing in 1919 ....	\$501,265 00
7. Debentures payable in Canada maturing in subsequent years .....	889,919 41
8. Interest due and accrued on (6), (7) .....	28,769 20
9. Debentures payable elsewhere than in Canada maturing in 1919 .....	531,118 80
10. Debentures payable elsewhere than in Canada maturing in subsequent years .....	1,649,889 11
11. Interest due and accrued on (9), (10) .....	15,552 02
12. Deposits including interest to December 31st, 1918, and on which the Company reserves the right to require thirty days' notice .....	1,351,693 07
Special short term deposit from Finance Department, Dominion Government .....	500,000 00
	<u>5,468,206 61</u>
Total liabilities .....	<u>\$9,104,030 73</u>

## ASSETS

## REAL ESTATE.

13. Office premises .....	\$179,432 58
---------------------------	--------------

## DEBTS SECURED BY CHARGES ON LAND.

14. First mortgages .....	\$1,151,012 11
15. Second and subsequent mortgages .....	159,249 13
16. Interest due and accrued on (14), (15) .....	38,683 09
	<u>1,348,944 33</u>

## STOCKS, BONDS AND DEBENTURES.

17. United Kingdom of Great Britain and Ireland .....	\$187,227 60
18. Dominion of Canada .....	346,313 69
19. Provinces of Canada .....	9,859 00
20. Municipalities situated in Canada .....	25,312 49
21. Interest due and accrued on (17) to (20) .....	5,041 73
	<u>573,754 51</u>

22. Other governments not authorized as trustee investments .....	\$332,530 36
23. Stocks and bonds of public utility companies situated in Canada .....	357,813 15
24. Stocks and bonds of public utility companies situated outside of Canada .....	207,538 00
25. Stocks of chartered banks .....	185,000 00
26. Stocks and bonds of loan, trust and insurance companies .....	3,159,972 44
27. Interest due and accrued on (22) to (26) .....	71,004 15
	<hr/>
28. Other stocks and bonds .....	\$816,877 94
29. Interest due and accrued on (28) .....	6,110 49
	<hr/>
	822,988 43

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

30. Principal .....	\$1,322,039 05
31. Interest due and accrued on (30) .....	51,700 61
	<hr/>
	1,373,739 66

## LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

32. Principal .....	\$245,500 00
33. Interest due and accrued on (32) .....	6,687 20
	<hr/>
	252,187 20

## CASH.

34. On hand .....	\$83,206 08
35. In banks and loan company .....	343,138 09
	<hr/>
	426,344 17
36. Less special reserve .....	\$9,291,248 98
	187,218 25
	<hr/>
Total assets .....	\$9,104,030 73
	<hr/>

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On deposits, 3½%; on debentures, 5.204%.

Average rate of interest per annum earned by the Corporation during 1918:  
(a) On mortgages of realty, 6.20%; (b) on other securities, 5.94%.

Show by provinces the amount of the mortgages owned by the Corporation. Ontario, \$1,203,944.33; Manitoba, \$85,494.00; Alberta, \$59,506.00.

Amount of loans to directors at 31st December, 1918: \$270,375.00.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):  
For 1918: James A. Hall and Harry Vigeon, F.C.A.

For 1919: Jas A. Hall, Harry Vigeon, F.C.A., and Frank Vigeon, C.A.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? Ten per cent. for year, payable 2½% quarterly, on 1st January, April, July, and October, 1918.

In the case of any other company, of which you hold the stocks, bonds, or debentures, either directly or indirectly, if they owe you any money, either secured by mortgages or other security or unsecured, state the aggregate amount of such loans. \$51,746.82.

The amount of interest on such loans taken credit for in your profit and loss account during the past year. \$3,753.30.

## DIRECTORS AT THE 9TH JANUARY, 1919:

E. R. Wood, Toronto.	A. H. Cox, Toronto.
H. C. Cox, Toronto.	Sir Wm. Mackenzie, Toronto.
G. A. Morrow, Toronto.	E. T. Malone, K.C., Toronto.
W. G. Morrow, Peterborough.	W. S. Hodgens, Toronto.
Richard Hall, Peterborough.	

## SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon
		\$	\$	\$
Fully called.....	15,625	100	1,562,500	1,562,500
20 per cent. called .....	9,375	100	937,500	187,500
Totals.....	25,000	.....	2,500,000	1,750 000

## COLONIAL INVESTMENT AND LOAN COMPANY

Head Office, Toronto.

President—A. J. Jackson.

Vice-President—Jas. H. Mitchell.

Manager—A. J. Jackson.

Secretary—Jas. H. Mitchell.

## BALANCE SHEET AS AT 31st DECEMBER, 1918

## LIABILITIES

## TO SHAREHOLDERS.

1. Permanent preference stock capital fully called; total paid thereon .....	\$2,436,402 74
2. Ordinary permanent stock capital, 20% called; total paid thereon .....	20,000 00
3. Dividends declared in respect of (1), (2), but not yet paid .....	74,610 45
4. Unclaimed dividends and balances .....	5,434 52
5. Unappropriated profits in respect of (1), (2) .....	27,213 26
6. Reserve fund in respect of (1), (2) .....	300,000 00
7. Real estate reserve fund .....	100,000 00
	<u>\$2,963,660 97</u>

## LIABILITIES TO THE PUBLIC.

8. Debentures payable in Canada maturing in 1919 .....	\$51,800 00
9. Debentures payable in Canada maturing in subsequent years .....	7,150 00
10. Interest due and accrued on (8), (9) .....	1,521 75
11. Debentures payable elsewhere than in Canada maturing in 1919 .....	188,082 06
12. Debentures payable elsewhere than in Canada maturing in subsequent years .....	292,802 97
13. Interest due and accrued on (11), (12) .....	3,531 49
14. Money borrowed on security from chartered banks .....	441,911 35
15. Interest due and accrued on (14) .....	324 81
16. Other moneys borrowed on security from other sources .....	52,000 00
17. Other liabilities to the public, viz.:	
(a) Appropriations for Federal Income Tax .....	11,314 06
(b) Sundry accounts .....	2,306 32
18. Liabilities of the Corporation not shown as direct debts:	
Liability for loans in process of completion (not extended), \$3,200.00.	
Liability under any other contracts entered into by the Corporation not yet completed (not extended), \$8,264.28.	
	<u>\$1,052,744 81</u>
Total liabilities .....	<u>\$4,016,405 78</u>

## ASSETS

## REAL ESTATE.

19. Freehold land (including buildings) other than the foregoing .....	\$523,401 81
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## DEBTS SECURED BY CHARGES ON LAND.

20. First mortgages .....	\$1,054,517 14
21. Second and subsequent mortgages, agreements for sale or purchase .....	191,394 59
22. Interest due and accrued on (20), (21) .....	51,061 88

1,296,973 61

## STOCKS, BONDS AND DEBENTURES.

23. Dominion of Canada .....	\$54,843 26
24. Municipalities situated in Canada .....	247,035 58
25. Rural telephone companies authorized but not guaranteed by Provinces of Canada .....	530,141 27
26. Interest due and accrued on (23), (24), (25) .....	35,398 50
	<hr/>
	867,418 61
27. Other governments not authorized as trustee investments .....	\$596,760 21
28. School districts situated in Canada .....	16,489 43
29. Stocks and bonds of public utility companies situated in Canada .....	57,345 50
30. Stocks and bonds of public utility companies situated outside of Canada .....	14,950 00
31. Stocks of chartered banks .....	154,332 25
32. Stocks and bonds of loan, trusts and insurance companies .....	6,323 50
33. Interest due and accrued on (27) to (32) .....	13,044 39
	<hr/>
34. Other stocks and bonds .....	\$91,603 00
35. Interest due and accrued on (34) .....	1,491 09
	<hr/>
	859,245 28
	93,094 09

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

36. Principal .....	\$2,000 00
37. Interest due and accrued on (36) .....	37 81
	<hr/>
	2,037 81

## LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

38. Principal .....	\$184,452 85
39. Interest due and accrued on (38) .....	4,059 57
	<hr/>
	188,512 42

## CASH.

40. In banks and trust company .....	104,338 80
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## UNSECURED DEBTS.

41. Sundry accounts .....	1,838 10
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## ASSETS NOT HEREINBEFORE MENTIONED.

42.	
(a)	Loan expense, taxes and insurance premiums on items 20 and 21 .....
	\$79,011 43
(b)	Accrued interest on monthly payment loans for December, 1918 .....
	533 82
	<hr/>
	79,545 25
	<hr/>
	Total assets .....
	\$4,016,405 78

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On debentures, 4½%, 5%, 5¼%, and 5½%.

Average rate of interest per annum earned by the Corporation during 1918:

(a) On mortgages of realty, 8.158%; (b) on other securities, stocks, 6.894%; bonds, 6.995%.

Show by provinces the amount of the mortgages owned by the Corporation: Saskatchewan, \$292,981.24; Alberta, \$360,856.70; Manitoba, \$62,932.98; Ontario, \$318,411.47; British Columbia, \$19,360.88.

Loans transferred to real estate account during 1918: \$57,547.35.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1918: No. 18; amount, \$27,393.76.

Amount of loans to directors at 31st December, 1918: \$59,500.00.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):

For 1918: G. T. Clarkson, F.C.A., Toronto; Jas. Hardy, F.C.A., Toronto.

For 1919: Not yet appointed.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, 1918, 3%; July 2nd, 1918, 3%.

DIRECTORS AT 31ST DECEMBER, 1918:

A. J. Jackson, Toronto.  
Jas. H. Mitchell, Toronto.

A. C. McMaster, Toronto.  
W. R. White, K.C., Pembroke.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
Fully called permanent preference.....	245,501	\$ 10	\$ 2,455,010 00	\$ 2,436,402 74	\$ 18,607 26
20 per cent. called, ordinary permanent .....	10,000	10	100,000 00	20,000 00	None
Total .....	255,501	.....	2,555,010 00	2,456,402 74	18,607 26

## THE CREDIT FONCIER FRANCO-CANADIEN

Head Office, Montreal, Que.

*President*—J. H. Thors, Paris, France.  
*Vice-President*—Hon. Sir A. R. Angers,  
 Montreal.  
*General Manager*—M. Chevalier.

*Assistant Manager*—T. R. Nelson.  
*General Secretary*—J. Theo. Leclerc.  
*Agent for Ontario*—William Edwin  
 Long, Toronto.

## BALANCE SHEET AS AT 31st DECEMBER, 1918

## LIABILITIES

## TO SHAREHOLDERS.

1. Ordinary Joint Stock Capital, 50% called; total paid thereon .....	\$4,823,833 59
2. Dividends declared in respect of (1), but not yet paid .....	69,325 19
3. Unappropriated profits in respect of (1) .....	1,114,433 97
4. Reserve fund in respect of (1) .....	4,198,176 97
	—————
	\$10,205,769 72

## LIABILITIES TO THE PUBLIC.

5. Debenture stock payable elsewhere than in Canada .....	\$37,978,145 28
6. Interest due and accrued on (5) .....	296,889 60
6. Other liabilities to the public viz.:	
(a) Due on loans in process of completion .....	95,942 06
(b) Due on debentures and coupons not yet presented .....	1,299,788 69
(c) Sundries .....	1,195,788 59
	—————
	\$40,866,554 22
Total liabilities .....	\$51,072,323 94

## ASSETS

## REAL ESTATE.

7. Office premises .....	\$610,000 00
8. Freehold land (including buildings) other than the foregoing .....	780,367 20
	—————
	\$1,390,367 20

## DEBTS SECURED BY CHARGES ON LAND.

9. First mortgages .....	\$36,496,738 24
10. Interest due on (9) .....	606,325 48
	—————
	37,103,063 72
11. Municipal and school securities, amount invested in .....	2,191,977 41

## STOCKS, BONDS AND DEBENTURES.

12. Debentures and bonds amounts invested in .....	5,211,932 50
13. Debts secured by call loans .....	839,081 18
14. Interest accrued but not yet due .....	345,024 70

## CASH.

15. On hand .....	\$13,824 71
16. In banks .....	3,570,332 18
	—————
	3,584,156 89

## ASSETS NOT HEREINBEFORE MENTIONED.

17. Sundries .....	406,720	34
Total assets .....	\$51,072,323	94

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On debentures, 4.90%.

Average rate of interest per annum earned by the Corporation during 1918:  
(a) On mortgages of realty, 6.59%; (b) on other securities, 5.50%.

Show by Provinces the amount of the mortgages owned by the Corporation. Total, \$36,496,738.24: Quebec, \$18,843,341.74; Ontario, \$3,903,892.31; Prince Edward Island, \$2,374.88; Manitoba, \$3,114,515.64; British Columbia, \$4,186,109.96; Alberta, \$3,249,019.47; Saskatchewan, \$3,197,484.24.

Loans transferred to real estate account during 1918: \$215,146.58.

Names and addresses of the censors respectively for 1918 and for 1919 (if appointed):  
For 1918: J. O. Gravel and Tancrede Bienvenu, Montreal; L. de la Vallee-Poussin, Paris, France.

For 1919: J. O. Gravel and Geo. Gonthier, Montreal; L. de la Vallee-Poussin, Paris, France.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? Once a year, 1st of June, on the base of 12%.

## DIRECTORS AT 31ST DECEMBER, 1918:

J. H. Thors, Paris, France.	J. E. Moret, Paris, France.
Hon. Sir A. R. Angers, Montreal;	M. Chevalier, Montreal.
Rene Brice, Paris, France.	Ch. Cahen, d'Anvers, Paris, France.
Count Moise de Camondo, Paris, France.	L. Escoffier, Paris, France.
A. Denfert Rochereau, Paris, France.	Tancrede Bienvenu, Montreal.
Hon. Sir H. Laporte, Montreal.	

## SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Act or private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
50 per cent called...	100,000	Frances. 500	Frances. 50,000,000	\$ 4,823,833 59	.....
			\$9,647,667 19	4,823,833 59	.....

## CROWN SAVINGS AND LOAN COMPANY

Head Office, Petrolea, Ontario.

*President*—J. L. Englehart. *Vice-President*—C. O. Fairbank.  
*Managing Director*—Charles Egan.

## BALANCE SHEET AS AT 31st DECEMBER, 1918

## LIABILITIES

## TO SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	\$241,050 00
2. Dividends declared in respect of (1), but not yet paid .....	7,231 50
3. Unappropriated profits, respect of (1), profit and loss .....	7,409 65
4. Reserve fund in respect of (1) .....	86,000 00
	<hr/>
	\$341,691 15

## LIABILITIES TO THE PUBLIC.

5. Debentures payable in Canada maturing in 1919 .....	\$22,850 00
6. Debentures payable in Canada maturing in subsequent years .....	198,348 75
7. Interest due and accrued on (5), (6), January 2nd, 1919 .....	5,070 96
8. Deposits (including unclaimed deposits) .....	108,999 97
9. Interest on deposits, due and accrued (8), December 31st, 1918 .....	3,184 33
	<hr/>
Total liabilities .....	\$338,454 01
	<hr/>
	\$680,145 16

## ASSETS

## REAL ESTATE.

10. Office premises .....	\$11,500 00
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## DEBTS SECURED BY CHARGES ON LAND.

11. First mortgages .....	\$540,143 40
12. Interest due and accrued on (11) .....	20,049 02
	<hr/>
	560,192 42

## STOCKS, BONDS AND DEBENTURES.

13. United Kingdom of Great Britain and Ireland .....	\$40,000 00
14. Dominion of Canada .....	20,850 00
15. Other governments, authorized as trustee investments .....	12,383 11
16. Interest due and accrued on (15) .....	421 92
	<hr/>
	73,655 03

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

17. Principal .....	\$16,995 29
18. Interest due and accrued on (17) .....	451 13
	<hr/>
	17,446 42

## CASH.

19. On hand .....	\$3,062 56
20. In banks .....	14,288 73
	<hr/>
Total assets .....	\$17,351 29
	<hr/>
	\$680,145 16

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On deposits, 3½%; on debentures, 4¾%.

Average rate of interest per annum earned by the Corporation during 1918:  
(a) On mortgages of realty, 6¼%; (b) on other securities, 5 to 6%.

Show by Provinces the amount of the mortgages owned by the Corporation: Ontario, \$540,143.40.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1918: No. 1; amount, \$6,662.32.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):

For 1918: W. R. Stephenson.

For 1919: W. R. Stephenson.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? June 30th, 1918, 3%; December 31st, 1918, 3%.

## DIRECTORS AT 31ST DECEMBER, 1918:

J. L. Englehart, Toronto.  
C. O. Fairbank, Petrolea.  
Charles Egan, Petrolea.  
Wm. Mackesy, Oil City.

Robert Jackson, Petrolea.  
B. P. Corey, Petrolea.  
Thomas Simpson, Glen Rae.  
W. B. Smith, Petrolea.

## SCHEDULE A.

Class I.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.
Fully called .....	4,821	\$ 50	\$ 241,050	\$ 241,050 00

## THE DOMINION SAVINGS AND INVESTMENT SOCIETY

Head Office, London, Ontario.

*President*—Thomas H. Purdom, K.C.      *Vice-President*—Alexander Purdom.  
*Managing Director*—Nathaniel Mills.

## BALANCE SHEET AS AT 31st DECEMBER, 1918

## LIABILITIES

## TO SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	\$934,300 00
2. Ordinary joint stock capital; total paid thereon .....	576 08
3. Dividends declared in respect of (1), (2), but not yet paid .....	23,357 50
4. Reserve fund in respect of (1), (2) .....	270,000 00
5. Contingent fund in respect of (1), (2) .....	1,556 82
	<hr/>
	\$1,229,790 40

## LIABILITIES TO THE PUBLIC.

6. Debentures payable in Canada maturing in 1919 .....	\$99,355 00
7. Debentures payable in Canada maturing in subsequent years .....	75,720 00
8. Interest due and accrued on (6), (7) .....	3,336 00
9. Debentures payable elsewhere than in Canada maturing in 1919 .....	40,028 33
10. Debentures payable elsewhere than in Canada maturing in subsequent years .....	114,826 48
11. Interest due and accrued on (9), (10) .....	974 00
12. Deposits .....	758,413 83
13. Money borrowed on security from chartered banks .....	23,971 07
	<hr/>
Total liabilities .....	\$1,116,624 71
	<hr/>
	\$2,346,415 11

## ASSETS

## REAL ESTATE.

14. Office premises .....	\$230,850 88
15. Freehold land (including buildings) other than the foregoing .....	133,211 37
	<hr/>
	364,062 25

## DEBTS SECURED BY CHARGES ON LAND.

16. First mortgages .....	\$1,099,466 82
17. Second and subsequent mortgages, agreements for sale or purchase .....	85,662 73
18. Interest due and accrued on (16), (17) .....	63,005 55
	<hr/>
	1,248,135 10

## STOCKS, BONDS AND DEBENTURES.

19. Dominion of Canada .....	\$8,088 85
20. Interest due and accrued on (19) .....	154 34
	<hr/>
21. Other governments not authorized as trustee investments .....	\$2,500 00
22. Stocks of chartered banks .....	21,186 25

23. Stocks and bonds of loan, trust and insurance companies .....	214,638	50
24. Interest due and accrued on (21), (22), (23) .....	4,184	58
25. Other stocks and bonds .....	303,525	23
26. Interest due and accrued on (25) .....	6,307	58
		552,342 14

## LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

27. Principal .....	138,514	04
28. Interest due and accrued on (27) .....	3,879	40
		142,393 44

## CASH.

29. On hand .....	\$3,977	55
30. In banks .....	15,371	32
		19,348 87

## UNSECURED DEBTS.

31. Rents due and accrued .....	4,000	74
		4,000 74

## ASSETS NOT HEREINBEFORE MENTIONED

32. (b) Insurance policies .....	\$7,753	70
(c) Interest due and accrued .....	135	68
		7,889 38

Total assets .....	\$2,346,415	11
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## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On deposits, 4.185%; on debentures, 5.07%.

Average rate of interest per annum earned by the Corporation during 1918:  
(a) On mortgages of realty, 6.09%; (b) on other securities, 5.33%.

Show by Provinces the amount of the mortgages owned by the Corporation: Alberta, \$5,191.37; Manitoba, \$209,696.49; Ontario, \$1,370,395.02.

Show by countries other than Canada the amount of mortgages owned by the Corporation: United States, \$26,904.47.

Loans transferred to real estate account during 1918: \$36,983.11.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1918: No. 2; amount, \$492.72.

Amount of loans to directors or their nominees at 31st December, 1918: \$300,713.79.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):

For 1918: John Lochead, London, and W. J. Harvey, London.

For 1919: W. J. Harvey and O. C. Barrie, London.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? January 1st, July 1st, at rate of five (5) per cent. per annum.

In the case of any other company, of which you hold the stocks, bonds, or debentures, either directly or indirectly, if they owe you any money either secured by mortgages or other security or unsecured, state the aggregate amount of such loans, \$125,169.40.

The amount of interest due and unpaid, whether capitalized or not, \$3,859.91.

The amount of interest on such loans taken credit for in your profit and loss account during the past year, \$7,505.61.

## DIRECTORS AT 31ST DECEMBER, 1918:

Thomas H. Purdom, K.C., London.	Samuel Wright, London.
Alexander Purdom, London.	John Milne, London.
W. J. McMurtry, Toronto.	Nathaniel Mills, London.
	John Purdom, London.

## SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total amount unpaid and constituting an asset of the Corporation.
Fully called stock. ....	20,000	\$ 50	\$ 1,000,000	\$ 934,876 08	\$ 65,123 92

## DYMENT SECURITIES LOAN AND SAVINGS COMPANY

Head Office, Barrie, Ontario.

*President*—A. E. Dyment. *Vice-President*—Thomas W. Baker.  
*Manager-Secretary*—S. Dyment.

## BALANCE SHEET AS AT 31st DECEMBER, 1918

## LIABILITIES

## TO THE SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	\$652,200 00
2. Dividends declared in respect of (1), but not yet paid .....	16,305 00
3. Unappropriated profits in respect of (1) .....	95,397 57
	<hr/>
	\$763,902 57

## LIABILITIES TO THE PUBLIC.

4. Deposits .....	73,506 40
5. Moneys borrowed without security from chartered banks .....	561 23
6. Other liabilities to the public viz:	
(a) Solicitor's fees .....	36 40
	<hr/>
Total liabilities .....	\$838,006 60
	<hr/>

## ASSETS

## REAL ESTATE.

## DEBTS SECURED BY CHARGES ON LAND.

7. First mortgages .....	\$403,779 55
8. Second and subsequent mortgages, agreements for sale or purchase .....	8,091 68
9. Interest due and accrued on (7), (8) .....	26,458 05
	<hr/>
	\$438,329 28

## STOCKS, BONDS AND DEBENTURES.

10. Stocks and bonds of public utility companies situated in Canada .....	\$395,651 34
11. Stocks and bonds of public utility companies situated outside of Canada .....	3,113 52
	<hr/>
	398,764 86

## CASH.

12. On hand .....	912 46
Total assets .....	\$838,006 60

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On deposits, 4%.

Average rate of interest per annum earned by the Corporation during 1918:  
 (a) On mortgages of realty, 6%; (b) on other securities, 6%.

Show by provinces the amount of mortgages owned by the Corporation: Ontario, \$402,520.63; Saskatchewan, \$35,808.65.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):  
 For 1918: W. R. King and J. B. Barr.  
 For 1919: W. R. King and J. B. Barr.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, and July 2nd, 5%.

DIRECTORS AT 31ST DECEMBER, 1918:

A. E. Dyment, Toronto.  
 Thos. W. Baker, London.

W. E. Wismer, London.  
 S. Dyment, Barrie.

SCHEDULE A.

Class 2.—Fixed and Permanent Capital Stock created by virtue of Private Act.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining uncalled.
Fully called .....	6,522	\$ 100	\$ 652,200	\$ 652,200	.....

## EAST LAMBTON FARMERS' LOAN AND SAVINGS COMPANY

Head Office, Forest Ontario.

*President*—Duncan Weir. *Vice-President*—R. J. McCormack.  
*Manager-Secretary*—N. Tripp.

## BALANCE SHEET AS AT 31st DECEMBER, 1918

## LIABILITIES

## TO THE SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	\$220,200 00
2. Dividends declared in respect of (1), but not yet paid .....	6,606 00
3. Reserve fund in respect of (1) .....	61,365 09
	<hr/>
	\$288,171 09

## LIABILITIES TO THE PUBLIC.

4. Debentures payable in Canada maturing in 1919 .....	\$19,660 00
5. Debentures payable in Canada maturing in subsequent years .....	71,670 20
6. Interest due and accrued on (4), (5) .....	1,690 00
7. Deposits .....	112,922 09
8. Unclaimed dividends .....	10 50
	<hr/>
	205,952 79
Total liabilities .....	<hr/>
	\$494,123 88

## ASSETS

## REAL ESTATE.

9. Office premises .....	\$3,000 00
--------------------------	------------

## DEBTS SECURED BY CHARGES ON LAND.

10. First mortgages .....	\$211,517 45
11. Interest due and accrued on (10) .....	14,700 00
	<hr/>
	226,217 45

## STOCKS, BONDS AND DEBENTURES.

12. Dominion of Canada .....	\$4,768 45
13. Provinces of Canada .....	5,018 10
14. Municipalities situated in Canada .....	128,759 82
15. Rural telephone companies guaranteed by provinces of Canada .....	25,934 05
16. Interest due and accrued on (12) to (15) .....	6,700 00
	<hr/>
	171,180 42
17. Other governments not authorized as trustee investments—Anglo-French .....	\$9,747 95
18. School districts situated in Canada .....	49,899 38
19. Stocks and bonds of public utility companies situated in Canada .....	5,428 15
20. Interest due and accrued on (17), (18), (19) .....	2,860 00
	<hr/>
	67,935 48

## LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

21. Principal .....	\$9,637 85
22. Interest due and accrued on (21) .....	740 00
	<hr/>
	10,377 85

## CASH.

23. On hand .....	\$1,338 67
24. In banks .....	14,074 01
	<hr/>
Total assets .....	15,412 68

Total assets .....	\$494,123 88
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## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On deposits, 3.70%; on debentures, 4.90%.

Average rate of interest per annum earned by the Corporation during 1918:  
(a) On mortgages of realty, 5.95%; (b) on other securities, 6.00%.

Show by provinces the amount of the mortgages owned by the Corporation: Saskatchewan, \$4,600; Ontario, \$206,917.45.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):  
For 1918: A. Williams, Alex. Jamieson.

For 1919: A. Williams, Alex. Jamieson.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, and July 2nd, at rate of 6% per annum.

## DIRECTORS AT 31ST DECEMBER, 1918:

Duncan Weir, Forest.	John McE. Shaw, Thedford.
R. J. McCormick, Watford.	Wm. N. Ironside, Forest.
P. Cairns, Forest.	Walter Percy, Arkona.
Jas. Hutton, M.D., Forest.	John N. Douglas, Forest.

## SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Societies Act.

Description.	Total amount issued and subsisting at 31st December, 1918.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
Fully called stock .....	4,402	\$ 50	\$ 220,200	\$ 220,200 00	\$ Nil

## THE EDINBURGH CANADIAN MORTGAGE COMPANY, LIMITED

Head Office, Edinburgh, Scotland.

*President*—Sir Andrew H. L. Fraser.  
*Interim Secretary*—W. A. Wood,  
 Edinburgh.

*Managers, Chief Agents and Attorneys  
 for Ontario*—Messrs. Wood, Gundy  
 & Co.

## BALANCE SHEET AS AT 31st DECEMBER, 1918

## LIABILITIES

## TO THE SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	\$973,300 00
2. Dividends declared in respect of (1), but not yet paid .....	12,166 25
3. Unappropriated profits in respect of (1) .....	59,946 17
4. Reserve fund in respect of (1) .....	68,131 00
	—————
	\$1,113,543 42

## LIABILITIES TO THE PUBLIC.

5. Debentures payable elsewhere than in Canada maturing in 1919 .....	122,768 00
6. Debentures payable elsewhere than in Canada maturing in subsequent years .....	386,571 00
7. Interest due and accrued on (5), (6) .....	3,556 91
8. Deposits .....	122,538 46
9. Interest on deposits, due and accrued (8) .....	758 14
10. Other liabilities to the public, viz.:	
(a) Assumed mortgages .....	8,891 11
(b) Income tax .....	29,363 59
(c) Suspense .....	534 55
	—————
	674,981 76
Total liabilities .....	\$1,788,525 18

## ASSETS

## DEBTS SECURED BY CHARGES ON LAND.

11. First mortgages .....	\$1,569,106 44
12. Second and subsequent mortgages, agreements for sale or purchase .....	128,107 36
13. Interest due and accrued on (11), (12) .....	71,356 56
	—————
	\$1,768,570 36

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

14. Principal .....	12,251 49
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## CASH.

15. On hand .....	\$173 04
16. In banks .....	5,070 71
	—————
	5,243 75

## ASSETS NOT HEREINBEFORE MENTIONED.

17. Office furniture .....	2,459 58
Total assets .....	\$1,788,525 18

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On deposits, 4.75%; on debentures, 5.20%.

Average rate of interest per annum earned by the Corporation during 1918:  
(a) On mortgages of realty, 8.24%; (b) on other securities, 6%.

Show by provinces the amount of the mortgages owned by the Corporation: Saskatchewan, \$1,537,037.69; Ontario, \$32,068.75.

Loans transferred to real estate account during 1918: \$30,854.85.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1918: No. 4; amount, \$6,560.85.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):

For 1918: Martin Currie & Co., Edinburgh.

For 1919: Martin Currie & Co., Edinburgh.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? Ordinary shares, 5%, 29th January, 1918, and 12th September, 1918; preference shares, 5%, 15th April, 1918, and 15th October, 1918.

## DIRECTORS AT 31ST DECEMBER, 1918:

Sir Andrew H. L. Fraser, Edinburgh.

Sir David Paulin, Edinburgh.

Thomas Jackson, Edinburgh.

James Macdonald, Edinburgh.

William Garden, Uttershill, Penicuik.

Samuel John Moore, Toronto.

Hon. Newton Wesley Rowell, Toronto.

George Herbert Wood, Toronto.

## SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
Fully called			\$      c.	\$      c.	
Preference shares ....	100,000	£1	486,650 00	486,650 00	
Ordinary shares .....	100,000	each	486,650 00	486,650 00	Nil
Totals .....	200,000	.....	973,300 00	973,300 00	.....

## THE FRONTENAC LOAN AND INVESTMENT SOCIETY

Head Office, Kingston, Ontario.

*President*—W. F. Nickle, K.C., M.P.      *Vice-President*—Lt.-Col. A. B. Cunningham  
*Manager*—R. C. Cartwright.

## BALANCE SHEET AS AT 31st DECEMBER, 1918

## LIABILITIES

## TO THE SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	\$200,000 00
2. Dividends declared in respect of (1), but not yet paid .....	6,205 50
3. Reserve fund in respect of (1) .....	30,000 00
4. Contingent fund in respect of (1) .....	14,926 91
	<hr/>
	\$251,132 41

## LIABILITIES TO THE PUBLIC.

5. Deposits .....	\$47,169 71
6. Other liabilities to the public, viz.: Accounts payable..	4 00
	<hr/>
	47,173 71

Total liabilities .....	<hr/>
	\$298,306 12

## ASSETS

## REAL ESTATE.

7. Office premises .....	\$5,038 11
8. Freehold land (including buildings) other than the foregoing .....	7,781 41
	<hr/>
	\$12,819 52

## DEBTS SECURED BY CHARGES ON LAND.

9. First mortgages .....	\$153,912 60
10. Second and subsequent mortgages, agreements for sale or purchase .....	13,868 62
11. Interest due and accrued on (9), (10) .....	5,417 67
	<hr/>
	173,198 89

## STOCKS, BONDS AND DEBENTURES.

12. Dominion of Canada .....	\$4,769 05
13. Other governments, authorized as trustee investments .....	9,976 65
14. Municipalities situated in Canada .....	8,823 91
15. Interest due and accrued on (12), (13), (14) .....	453 44
	<hr/>
	24,023 05

Other stocks and bonds .....	<hr/>
	37,845 62

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

16. Principal .....	\$13,500 00
17. Interest due and accrued on (16) .....	375 00
	<hr/>
	13,875 00

## LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

18. Principal .....	\$25,752 98
19. Interest due and accrued on (18) .....	657 13
	<hr/>
	26,410 11

### CASH.

20. On hand .....	\$402 01
21. In banks .....	9,531 92
	9,933 93

**ASSETS NOT HEREINBEFORE MENTIONED.**

22. Office furniture .....	200 00
Total assets .....	\$298,306 12

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On deposits, 3%.

Average rate of interest per annum earned by the Corporation during 1918:  
(a) On mortgages of realty, 6.23%; (b) on other securities, 6.14%

Show by provinces the amount of the mortgages owned by the Corporation: Ontario, \$123,941.22; Manitoba, \$49,257.67.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):  
For 1918: R. Easton Burns.  
For 1919: Not yet appointed.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? January 3rd, 1918,  $2\frac{1}{2}\%$ , and bonus,  $1\frac{1}{2}\%$ ; July 3rd, 1918,  $2\frac{1}{2}\%$ .

DIRECTORS AT 31ST DECEMBER, 1918:

W. F. Nickle, K.C., M.P., Kingston. Lieut.-Col. A. B. Cunningham, Kingston, Ont.  
W. H. Moutray, Stella, Ont. A. D. Cartwright, Ottawa.  
R. C. Cartwright, Kingston, Ont.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1918.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
Fully called .....	4,000	\$ 50	\$ 200,000	\$ 200,000	.....



## STOCKS, BONDS AND DEBENTURES.

18. Dominion of Canada .....	\$325,250 00
19. Interest due and accrued on (18) .....	1,542 53
	<hr/>
20. Stocks of chartered banks .....	\$52,115 00
21. Stocks and bonds of loan, trust and insurance companies .....	125,311 88
22. Interest due and accrued on (20), (21) .....	3,100 33
	<hr/>
	180,527 21

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

23. Principal .....	\$76,171 68
24. Interest due and accrued on (23) .....	5,848 24
	<hr/>
	82,019 92

## LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

25. Principal .....	\$5,650 00
26. Interest due and accrued on (25) .....	281 50
	<hr/>
	5,931 50

## CASH.

27. On hand .....	\$31,594 76
28. In banks .....	115,631 91
	<hr/>
	147,226 67

## UNSECURED DEBTS.

29. Sundry accounts due company .....	4,718 54
---------------------------------------	----------

## ASSETS NOT HEREINBEFORE MENTIONED.

30. (a) Office furniture and fixtures, etc. .....	\$31,287 00
(b) Owing by Imperial Canadian Trust Company, on head office building and site .....	133,352 35
(c) Loans on other securities .....	28,047 99
(d) Commission and expense suspense account .....	42,176 76
	<hr/>
	234,864 10

Total assets .....	\$5,557,434 59
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## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On deposits, 3.531%; on debentures, 5.182%.

Average rate of interest per annum earned by the Corporation during 1918:  
(a) On mortgages of realty, 10.013%; (b) on other securities, 4.497%.

Show by provinces the amount of the mortgages owned by the Corporation: Ontario, \$46,059.18; Manitoba, \$1,154,897.03; Saskatchewan, \$888,875.33; Alberta, \$506,169.14; British Columbia, \$478,175.24.

Loans written off, \$152,497.93; loans transferred to real estate account during 1918, \$213,525.43.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1918: No. 108; amount, \$192,068.59.

Amount of loans to directors at 31st December, 1918, \$33,762.50.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):

For 1918: D. A. Pender, Slasor & Co.

For 1919: Not appointed yet.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? None declared in 1918.

In the case of any other company, of which you hold the stocks, bonds, or debentures, either directly or indirectly, if they owe you any money, either secured by mortgages or other security or unsecured, state the aggregate amount of such loans, \$133,352.35.

The amount of interest on such loans taken credit for in your profit and loss account during the past year, \$8,001.14.

DIRECTORS AT 31ST DECEMBER, 1918:

W. T. Alexander, Winnipeg.	Hon. A. C. Rutherford, Edmonton.
D. E. Sprague, Winnipeg.	A. D. Carscallen, Winnipeg.
E. L. Taylor, Winnipeg.	J. H. G. Russell, Winnipeg.
S. D. Lazier, Belleville.	R. G. Affleck, Winnipeg.
	F. H. Alexander, Winnipeg.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
1. Fully called ..	24,075	\$ 100	\$ 2,407,500 00	\$ 2,407,500 00	.....
2. Partly called	192 $\frac{1}{2}$	100	19,250 00	6,353 52	12,896 48
Totals.....	24,267 $\frac{1}{2}$	.....	2,426,750 00	2,413,853 52	12,896 48

## GREY AND BRUCE LOAN COMPANY

Head Office, Owen Sound, Ontario.

President—S. J. Parker.

Vice-President—Robert Wightman.

Manager and Secretary—Wm. P. Telford,

Sr.

## BALANCE SHEET AS AT 31st DECEMBER, 1918

## CAPITAL LIABILITIES

## TO THE SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	\$443,450 00
2. Ordinary joint stock capital, partly called; total paid thereon .....	725 00
	<hr/>
3. Dividends declared in respect of (1), (2), but not yet paid .....	13,324 80
4. Unappropriated profits in respect of (1), (2) .....	30 85
5. Reserve fund in respect of (1), (2) .....	67,000 00

## LIABILITIES TO THE PUBLIC.

6. Debentures payable in Canada maturing in 1919 .....	\$16,520 00
7. Debentures payable in Canada maturing in subsequent years .....	109,537 00
8. Interest due and accrued on (6), (7) .....	2,256 29
9. Deposits .....	129,608 50
10. Moneys borrowed without security from chartered banks .....	3,038 07
	<hr/>
Total liabilities .....	260,959 86
	<hr/>
	\$785,490 51

## ASSETS

## REAL ESTATE.

11. Office premises .....	\$26,000 00
12. Freehold land (including buildings) other than the foregoing .....	2,482 08
	<hr/>
	\$28,482 08

## DEBTS SECURED BY CHARGES ON LAND.

13. First mortgages .....	\$578,402 19
14. Insurance and sundry mortgage charges .....	1,814 10
15. Interest due and accrued on (13), (14) .....	15,634 85

595,851 14

## STOCKS, BONDS AND DEBENTURES.

16. Dominion of Canada .....	\$53,920 00
17. Provinces of Canada, Ontario (including Hydro-Electric) Alberta .....	20,579 50
	14,204 99
18. Municipalities situated in Canada, Gr. Winnipeg Water Dist. Bonds .....	9,470 00
19. Interest due and accrued on (16), (17), (18) .....	1,579 16

99,753 65

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

20. Principal .....	\$25,403 83
21. Interest due and accrued on (20) .....	2,567 50

27,971 33

## LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

22. Principal .....	\$30,957 10
23. Interest due and accrued on (22) .....	731 36
	<hr/>
	31,688 46

## CASH.

24. On hand .....	637 02
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## ASSETS NOT HEREINBEFORE MENTIONED.

25. (a) Office furniture .....	\$671 00
(b) Rents accrued .....	435 83
	<hr/>
	1,106 83

Total assets .....	\$785,490 51
--------------------	--------------

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On deposits, 4%; on debentures, 5%.

Average rate of interest per annum earned by the Corporation during 1918:

(a) On mortgages of realty, 6½%; (b) on other securities, 5½%.

Show by provinces the amount of the mortgages owned by the Corporation: All mortgages are in Ontario.

Amount of loans to directors at 31st December, 1918, \$44,411.63.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):

For 1918: A. F. Armstrong and H. H. Burgess.

For 1919: A. F. Armstrong and H. H. Burgess.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? January 1st and July 1st, 6% per annum.

## DIRECTORS AT 31ST DECEMBER, 1918.

S. J. Parker, Owen Sound.	W. J. Paterson, Owen Sound.
Robert Wightman, Owen Sound.	H. B. Smith, Owen Sound.
W. H. Taylor, Owen Sound.	John Parker, Owen Sound.
Wm. Thomson, Dobbington.	G. S. Kilbourn, Owen Sound.

## SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Act.

Description.	Total amount issued and subsisting at 31st December, 1918.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
1. Fully called stock.....	8,889	\$ 50	\$ 443,450	\$ 443,450	.....
2. Partly called stock .....	1,131	50	56,550	725	.....
Totals.....	10,000	.....	500,000	444,175	.....

## THE GUELPH AND ONTARIO INVESTMENT AND SAVINGS SOCIETY

Head Office, Guelph, Ontario.

*President*—Alexander Bain Petrie. *Manager and Secretary-Treasurer*—  
*First Vice-President*—Henry Howitt, M.D. J. E. McElderry.  
*Second Vice-President*—George D. Forbes.

**BALANCE SHEET AS AT 31st DECEMBER, 1918**

## CAPITAL LIABILITIES

To THE SHAREHOLDERS.

1. Ordinary joint stock capital fully called total paid thereon .....	\$582,500 00
2. Ordinary joint stock capital, 20% called; total paid thereon .....	265,347 90
3. Dividends declared in respect of (1), (2), but not yet paid .....	42,302 11
4. Unappropriated profits in respect of (1), (2) .....	31,415 85
5. Reserve fund in respect of (1), (2) .....	789,435 00
	\$1,711,000 86

## LIABILITIES TO THE PUBLIC.

6. Debentures payable in Canada maturing in 1919, including overdue debentures .....	\$445,160 47
7. Debentures payable in Canada maturing in subsequent years .....	1,373,720 57
8. Interest due and accrued on (6), (7) .....	38,814 59
9. Debentures payable elsewhere than in Canada maturing in 1919 .....	74,290 25
10. Debentures payable elsewhere than in Canada maturing in subsequent years .....	88,245 67
11. Interest due and accrued on (9), (10) .....	3,998 45
12. Deposits .....	569,252 11
13. Interest on deposits, due and accrued (12) .....	8,496 14
14. Money borrowed on security from chartered banks (on Victory Loan Bonds) .....	90,000 00
15. Other liabilities to the public viz.:	
(a) War taxes accrued under the Special War Revenue Act, 1915 .....	776 27
(b) Reserved to pay war tax under the Business Profits War Tax Act, 1916 .....	5,500 00
	<hr/>
Total liabilities .....	\$4,409,255 38

## ASSETS

## REAL ESTATE.

16. Office premises .....	\$39,321 56
17. Freehold land (including buildings) other than the foregoing .....	37,372 61

## DEBTS SECURED BY CHARGES ON LAND.

18. First mortgages .....	\$1,839,796 10
19. Sale agreements .....	59,237 25
20. Interest due and accrued on (18), (19) .....	94,122 92

## STOCKS, BONDS AND DEBENTURES.

21. United Kingdom of Great Britain and Ireland .....	\$72,929 99
22. Dominion of Canada .....	567,535 48
23. Provinces of Canada .....	103,563 92
24. Municipalities situated in Canada .....	464,969 75
25. Interest due and accrued on (21) to (24) .....	23,894 80
	<hr/>
26. Other governments not authorized as trustee investments, Anglo-French external loan bonds .....	\$583,696 27
27. Stocks and bonds of loan, trust and insurance companies, The Guelph Trust Co. .....	258,000 00
28. Interest due and accrued on (26), (27) .....	14,515 00
	<hr/>
	856,211 27

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

29. Principal .....	\$2,000 00
30. Interest due and accrued on (29) .....	15 12
	<hr/>
	2,015 12

## LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

31. Principal .....	\$23,328 00
32. Interest due and accrued on (31) .....	635 04
	<hr/>
	23,963 04

## CASH.

33. On hand .....	\$18,632 01
34. In banks .....	205,649 56
	<hr/>
	224,281 57

## ASSETS NOT HEREINBEFORE MENTIONED.

35. Rents accrued .....	40 00
Total assets .....	<hr/>
	\$4,409,255 38

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918 : On deposits, 2.8047%; on debentures, 4.9069%.

Average rate of interest per annum earned by the Corporation during 1918:  
(a) On mortgages of realty, 7.5391%; (b) on other securities, 6.0881%.

Show by provinces the amount of the mortgages owned by the Corporation: Ontario, \$359,365.16; Manitoba, \$130,548.42; Saskatchewan, \$1,090,484.21; Alberta, \$412,758.48.

Loans transferred to real estate account during 1918, \$12,967.03.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1918: No. 8; amount, \$10,585.57.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):  
For 1918: J. W. Kilgour, Guelph; J. M. Scully, F.C.A., Kitchener.  
For 1919: Not yet appointed.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? 2nd January and 2nd July, 10% per annum.

## DIRECTORS AT 31ST DECEMBER, 1918.

Alexander Bain Petrie, Guelph.  
Henry Howitt, M.D., Guelph.  
George D. Forbes, Hespeler.

Charles E. Howitt, Guelph.  
Wm. E. Phin, Hamilton.  
J. E. McElderry, Guelph.

## SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
Fully called stock.....	11,650	\$ 50	\$ 582,500	\$ 582,500 00	.....
Partly " .....	7,654	50	382,700	265,347 90	117,352 10
Totals.....	19,304	.....	965,200	847,847 90	117,352 10

## THE HAMILTON PROVIDENT AND LOAN SOCIETY

Head Office, Hamilton, Ont.

President—George Hope.

Vice-President—Joseph J. Greene.

Manager and Secretary—Donald M.

Cameron.

## BALANCE SHEET AS AT 31st, DECEMBER, 1918

## CAPITAL LIABILITIES

TO THE SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	\$1,000,000 00
2. Ordinary joint stock capital partly called; total paid thereon .....	200,000 00
3. Dividends declared in respect of (1), (2), but not yet paid .....	48,000 00
4. Reserve fund in respect of (1), (2) .....	1,200,000 00
5. Contingent fund in respect of (1), (2) .....	28,840 35
	<u>\$2,476,840 35</u>

## LIABILITIES TO THE PUBLIC.

6. Debenture stock payable elsewhere than in Canada .....	\$372,786 66
7. Interest due and accrued on (6) .....	2,485 25
8. Debentures payable in Canada maturing in 1919 .....	68,960 00
9. Debentures payable in Canada maturing in subsequent years .....	254,599 30
10. Interest due and accrued on (8), (9) .....	5,954 25
11. Debentures payable elsewhere than in Canada maturing in 1919 .....	31,455 00
12. Debentures payable elsewhere than in Canada maturing in subsequent years .....	499,619 27
13. Interest due and accrued on (11), (12) .....	5,349 50
	<u>1,241,209 23</u>
14. Deposits .....	850,113 15
15. Other liabilities to the public viz.: War tax .....	3,625 43
16. Liability for loans in process of completion .....	7,684 82
Total liabilities .....	<u>\$4,579,472 98</u>

## ASSETS

## REAL ESTATE.

17. Office premises .....	\$93,000 00
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## DEBTS SECURED BY CHARGES ON LAND.

18. First mortgages .....	\$3,743,902 42
19. Agreements for sale or purchase .....	82,722 00
20. Interest due and accrued on (18), (19) .....	152,225 38
	<u>3,978,849 80</u>

## STOCKS, BONDS AND DEBENTURES.

21. Dominion of Canada .....	\$91,097 80
22. Provinces of Canada .....	48,863 05
23. Municipalities situated in Canada .....	138,958 65
	<u>278,919 50</u>

## LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

24. Principal .....	7,938	85
CASH.		
25. On hand .....	\$5,444	80
26. In banks .....	215,320	03
		220,764 83
Total assets .....		\$4,579,472 98

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On deposits, 3.76%; on debentures, 5.15%; on debenture stock, 4%.

Average rate of interest per annum earned by the Corporation during 1918:  
(a) On mortgages of realty, 7.26%; (b) on other securities, 5.57%.

Show by provinces the amount of the mortgages owned by the Corporation: Ontario, \$1,830,797.80; Manitoba, \$1,457,832.70; Saskatchewan, \$690,039.30.

Loans written off, \$645.13.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1918: No. 3; amount, \$12,425.00.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):  
For 1918: Ralph E. Young, Toronto; G. E. F. Smith, Hamilton.  
For 1919: Ralph E. Young, Toronto; G. E. F. Smith, Hamilton.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? 2nd January, and 2nd July, 8% per annum.

## DIRECTORS AT 31ST DECEMBER, 1918.

George Hope, Hamilton.	Henry L. Roberts, Grimsby.
Joseph J. Greene, Hamilton.	Wm. Hendrie, Hamilton.
Stanley Mills, Hamilton.	William A. Wood, Hamilton.

## SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Societies Act.

Description.	Total amount issued and subsisting 31st December, 1918.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
Fully called stock .....	10,000	\$ 100	\$ 1,000,000	\$ 1,000,000	\$ .....
Partly called stock .....	10,000	100	1,000,000	200,000	800,000
Totals.....	20,000	.....	2,000,000	1,200,000	800,000

## HURON AND ERIE MORTGAGE CORPORATION

Head Office, London, Ontario.

*President*—T. G. Meredith, K.C.  
*First Vice-President and General  
 Manager*—Hume Cronyn.

*Second Vice-President*—F. E. Leonard.  
*Secretary*—M. Aylsworth.

## BALANCE SHEET AS AT 31st DECEMBER, 1918

## CAPITAL LIABILITIES

## TO THE SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	\$2,000,000 00
2. Ordinary joint stock capital, 20% called; total paid thereon .....	500,000 00
3. Dividends declared in respect of (1), (2), but not yet paid .....	75,000 00
4. Unappropriated profits in respect of (1), (2) .....	23,337 54
5. Reserve fund in respect of (1), (2) .....	3,300,000 00
6. Officers' Pension Fund .....	10,000 00
	<hr/> \$5,908,337 54

## LIABILITIES TO THE PUBLIC.

7. Debentures payable in Canada maturing in 1919 .....	\$1,546,190 34
8. Debentures payable in Canada maturing in subsequent years .....	3,668,939 71
	<hr/> \$5,215,130 05
9. Interest due and accrued on (7), (8) .....	92,280 46
10. Debentures payable elsewhere than in Canada maturing in 1919 .....	\$1,097,547 70
11. Debentures payable elsewhere than in Canada maturing in subsequent years .....	2,762,179 46
	<hr/> 3,859,727 16
12. Interest due and accrued on (10), (11) .....	27,301 64
13. Deposits .....	3,104,973 21
	<hr/> 12,299,412 52
14. Liabilities of the Corporation not shown as direct debts Liability for loans in process of completion (not extended), \$795,784.00.	
Liabilities under contracts entered into by the Corporation for the purchase of mortgages, bonds, stocks or other securities (not extended), \$109,150.00.	
Total liabilities .....	<hr/> \$18,207,750 06

## ASSETS

## REAL ESTATE.

15. Office premises .....	\$249,903 01
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## DEBTS SECURED BY CHARGES ON LAND.

16. First mortgages .....	\$10,471,100 00
Less amount retained to pay prior mortgages .....	61,429 58
	<hr/> \$10,409,670 42
	<hr/> \$10,409,670 42

## STOCKS, BONDS AND DEBENTURES.

17. United Kingdom and Great Britain and Ireland (Anglo-French) .....	\$391,663 29
18. Dominion of Canada .....	1,334,776 24
19. Provinces of Canada .....	463,343 19
20. Municipalities situated in Canada .....	1,224,337 20
21. Rural telephone companies guaranteed by provinces of Canada .....	734,307 90
22. Interest due and accrued on (17) to (21) .....	100,202 06
	<hr/>
23. Other governments not authorized as trustee investments .....	9,954 22
24. School districts situated in Canada .....	670,921 16
25. Interest due and accrued on (23), (24) .....	21,096 84
	<hr/>
26. Other stocks and bonds .....	\$82,041 05
27. Interest due and accrued on (26) .....	596 95
	<hr/>
	82,638 00

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

28. Principal .....	\$5,190 39
29. Interest due and accrued on (28) .....	65 61
	<hr/>
	5,256 00

## CASH.

30. On hand .....	\$55,223 63
31. In banks .....	1,273,596 90
	<hr/>
	1,328,820 53

## ASSETS NOT HEREINBEFORE MENTIONED.

32. Office furniture, not shown as an asset .....	
33. Permanent stock of other corporations, fully paid up .....	1,180,860 00
Total assets .....	<hr/>

\$18,207,750 06

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On deposits, 2.9898%; on debentures, 4.8949%.

Average rate of interest per annum earned by the Corporation during 1918:  
(a) On mortgages of realty, 7.3963%; (b) on other securities, 6.4088%.

Show by provinces the amount of the mortgages owned by the Corporation: Ontario, \$6,668,722.00; Saskatchewan, \$2,562,024.00; Manitoba, \$963,849.00; Alberta, \$276,505.00.

Loans written off, \$212.61.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1918: No. 14; amount, \$43,971.62.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):  
For 1918: M. H. Rowland, London, and F. G. Jewell, C.A., London.  
For 1919: M. H. Rowland, and F. G. Jewell, C.A., London.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? 2nd January, 3%; 2nd April, 3%; 2nd July, 3%; and 1st October, 3%.

## DIRECTORS AT 31ST DECEMBER, 1918.

T. G. Meredith, K.C., London.	F. R. Eccles, M.D., LL.D., London.
Hume Cronyn, London.	George T. Brown, London.
F. E. Leonard, London.	Robt. Fox, London.
Philip Pocock, London.	A. H. M. Graydon, London.
H. E. Gates, London.	

## SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts

Description.	Total amount issued and subsisting at 31st December, 1918.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares	Par value.	—		
Fully called stock .....	40,000	\$ 50	\$ 2,000,000	\$ 2,000,000 00	.....
Partly called stock .....	50,000	50	2,500,000	500,000 00	2,000,000 00
Totals. .....	90,000	.....	4,500,000	2,500,000 00	2,000,000 00

## INDUSTRIAL MORTGAGE AND SAVINGS COMPANY

Head Office, Sarnia.

President—John Cowan, K.C.

First Vice-President—W. G. Willoughby.

Second Vice-President—John McFarlane.

Manager and Secretary—D. N. Sinclair.

## BALANCE SHEET AS AT 31st DECEMBER, 1918

## CAPITAL LIABILITIES

TO THE SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	\$633,850 00
2. Dividends declared in respect of (1), but not yet paid .....	25,354 00
3. Unappropriated profits in respect of (1) .....	510 10
4. Reserve fund in respect of (1) .....	375,000 00

\$1,034,714 10

## LIABILITIES TO THE PUBLIC.

5. Debentures payable in Canada maturing in 1919 .....	\$139,144 48
6. Debentures payable in Canada maturing in subsequent years .....	510,417 34
7. Interest due and accrued on (5), (6) .....	13,899 47
8. Deposits .....	718,822 99
9. Interest on deposits, due and accrued (8) .....	24,599 04

1,406,883 32

Total liabilities .....

\$2,441,597 42

## ASSETS

REAL ESTATE.

10. Office premises .....	\$19,193 43
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## DEBTS SECURED BY CHARGES ON LAND.

11. First mortgages .....	\$1,731,070 76
12. Interest due and accrued on (11) .....	76,553 12

1,807,623 88

## STOCKS, BONDS AND DEBENTURES.

13. Dominion of Canada .....	\$99,845 47
14. Provinces of Canada .....	10,000 00
15. Municipalities situated in Canada .....	353,808 69
16. Rural telephone companies guaranteed by provinces in Canada .....	26,441 93
17. Interest due and accrued on (13) to (16) .....	11,481 85

501,077 94

18. School districts situated in Canada .....	4,800 00
19. Interest due and accrued on (18) .....	168 06

4,968 06

## LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

20. Principal .....	\$29,807 77
21. Interest due and accrued on (20) .....	1,288 98

31,096 75

## CASH.

22. On hand .....	\$9,867 35
23. In banks .....	63,270 01
	73,137 36

## ASSETS NOT HEREINBEFORE MENTIONED.

24. Office furniture .....	4,500 00
Total assets .....	\$2,441,597 42

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On deposits, 3.34%; on debentures, 4.78%.

Average rate of interest per annum earned by the Corporation during 1918:  
(a) On mortgages of realty, 6%; (b) on other securities, 5 $\frac{3}{4}$ %.

Show by provinces the amount of the mortgages owned by the Corporation: Ontario, \$1,478,497.78; Saskatchewan, \$233,748.29; Alberta, \$95,377.81.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1918: No. 2; amount, \$2,619.46.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):  
For 1918: Henry Ingram and A. B. Telfer.  
For 1919: Henry Ingram and Henry Conn, B.A.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, and July 2nd, at rate of 8% per annum.

## DIRECTORS AT 31ST DECEMBER, 1918.

John Cowan, K.C., Sarnia.	Wm. McDonald, Brigden.
W. G. Willoughby, Watford.	Byron Stephens, Brigden.
John McFarlane, Sarnia.	William Armstrong, Wyoming.
Malcolm McGugan, Mount Brydges.	John H. Anderson, Oil Springs.
Wm. G. Hall, Watford.	Thomas Paul, Sarnia.

## SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1918.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
Fully called stock .....	12,700	\$ 50	\$ 635,000	\$ 633,850 00	\$ 1,150 00

## THE LAMBTON LOAN AND INVESTMENT COMPANY

Head Office, Sarnia, Ontario.

*President*—Norman S. Gurd. *Vice-President*—David Milne.  
*Manager*—J. H. Kittermaster.

## BALANCE SHEET AS AT 31st DECEMBER, 1918

## LIABILITIES

## TO THE SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	\$789,750 00
2. Dividends declared in respect of (1), but not yet paid .....	47,385 00
3. Reserve fund in respect of (1) .....	760,000 00
4. Contingent fund in respect of (1) .....	10,770 94

\$1,607,905 94

## LIABILITIES TO THE PUBLIC.

5. Debentures payable in Canada maturing in 1919 .....	\$239,532 24
6. Debentures payable in Canada maturing in subsequent years .....	235,135 34
7. Interest due and accrued on (5), (6) .....	11,321 85
8. Deposits .....	968,025 54
9. Interest on deposits, due and accrued (8) .....	39,938 45

\$1,493,953 42

Total liabilities .....

\$3,101,859 36

## ASSETS

## REAL ESTATE.

10. Office premises .....	\$15,000 00
11. Freehold land (including buildings) other than the foregoing .....	21,562 91

\$36,562 91

## DEBTS SECURED BY CHARGES ON LAND.

12. First mortgages .....	\$2,487,830 34
13. Interest due and accrued on (12) .....	101,330 57

2,589,160 91

## STOCKS, BONDS AND DEBENTURES.

14. Dominion of Canada .....	\$74,200 00
15. Other governments, authorized as trustee investments .....	97,400 00
16. Municipalities situated in Canada .....	94,308 75
17. Interest due and accrued on (14), (15), (16) .....	3,308 62

269,217 37

18. Other stocks and bonds .....	\$10,000 00
19. Interest due and accrued on (18) .....	164 00

10,164 00

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

20. Principal .....	\$26,826 88
21. Interest due and accrued on (20) .....	225 65

27,052 53

## LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

22. Principal .....		\$44,287	37
23. Interest due and accrued on (22) .....		1,361	16
			45,648 53

## CASH.

24. On hand .....		\$16,273	32
25. In banks .....		107,779	79
			124,053 11

Total assets .....

\$3,101,859 36

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On deposits, 3.99%; on debentures, 4.50%.

Average rate of interest per annum earned by the Corporation during 1918:  
(a) On mortgages of realty, 6.16%; (b) on other securities, 5.97%.

Show by provinces the amount of the mortgages owned by the Corporation: Manitoba, \$1,505.00; Ontario, \$2,566,086.83.

Show by countries other than Canada the amount of mortgages owned by the Corporation: United States, \$21,569.08.

Number and amount of mortgages other than (5), upon which compulsory proceedings have been taken by the Corporation in 1918: No. 1; amount, \$841.96.

Amount of loans to directors at 31st December, 1918, \$4,900.00.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):

For 1918: A. F. Wade, Alex. Saunders, Sarnia.

For 1919: A. F. Wade, Alex. Saunders, Sarnia.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, July 2nd, 4%, half yearly.

## DIRECTORS AT 31ST DECEMBER, 1918.

Norman S. Gurd, Sarnia.  
David Milne, Sarnia.  
W. J. Hanna, Toronto.  
John Webster, Florence.

F. F. Pardee, Sarnia.  
Robert Mackenzie, Sarnia.  
John D. Livingston, Forest.  
John Scott, Wallaceburg.

## SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Buildings Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1918.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares	—		
Fully called stock.....	15,795	\$ 50	\$ 789,750	\$ 789,750	.....

## LANDED BANKING AND LOAN COMPANY

Head Office, Hamilton, Ontario.

*President*—C. S. Scott, F.C.A. *Vice-President*—Robert Hobson.  
*Managing Director*—C. W. Cartwright.

## BALANCE SHEET AS AT 31st DECEMBER, 1918

## LIABILITIES

## TO THE SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	\$1,000,000 00
2. Dividends declared in respect of (1), but not yet paid .....	40,000 00
3. Unappropriated profits in respect of (1) .....	6,732 76
4. Reserve fund in respect of (1) .....	880,000 00

\$1,926,732 76

## LIABILITIES TO THE PUBLIC.

5. Debentures payable in Canada maturing in 1919 .....	\$84,185 75
6. Debentures payable in Canada maturing in subsequent years .....	181,000 77
7. Interest due and accrued on (5), (6) .....	3,663 86
8. Debentures payable elsewhere than in Canada maturing in 1919 .....	118,357 32
9. Debentures payable elsewhere than in Canada maturing in subsequent years .....	331,541 38
10. Interest due and accrued on (8), (9) .....	3,214 53
11. Deposits .....	875,885 16
12. Other liabilities to the public, viz.: Taxes, valuations, Commissioners, etc. .....	3,101 95
13. Unclaimed dividends .....	90 00

\$1,601,040 72

Total liabilities .....

\$3,527,773 48

## ASSETS

## REAL ESTATE.

14. Office premises .....	\$65,000 00
15. Freehold land (including buildings) other than the foregoing .....	850 00

\$65,850 00

## DEBTS SECURED BY CHARGES ON LAND.

16. First mortgages .....	\$2,769,500 69
17. Second and subsequent mortgages, agreements for sale or purchase .....	18,217 31
18. Interest due and accrued on (16) (17) .....	120,856 25

2,908,574 25

## STOCKS, BONDS AND DEBENTURES.

19. Dominion of Canada .....	\$197,263 38
20. Provinces of Canada .....	15,000 00
21. Municipalities situated in Canada .....	51,021 22
22. Interest due and accrued on (19), (20), (21) .....	2,161 53

265,446 13

23. Stocks and bonds of public utility companies situated in Canada .....	\$17,981 30
24. Interest due and accrued on (23) .....	225 00

18,206 30

25. Other stocks and bonds .....	\$107,410 00
26. Interest due and accrued on (25) .....	813 89
	<hr/>
	108,223 89

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

27. Principal .....	\$40,031 20
28. Interest due and accrued on (27) .....	922 01
	<hr/>
	40,953 21

## LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

29. Principal .....	\$8,161 00
30. Interest due and accrued on (29) .....	212 03
	<hr/>
	8,373 03

## CASH.

31. On hand .....	\$3,770 81
32. In banks .....	108,375 86
	<hr/>
	112,146 67

Total assets .....	\$3,527,773 48
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## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On deposits, 3.675%; on debentures, 5.074%.

Average rate of interest per annum earned by the Corporation during 1918:  
(a) On mortgages of realty, 7.292%; (b) on other securities, 5.673%.

Show by provinces the amount of the mortgages owned by the Corporation: Ontario, \$1,395,280.03; Manitoba, \$1,513,294.22.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1918: No. 5; amount, \$22,564.65.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):  
For 1918: R. E. Young, Toronto; G. E. F. Smith, Hamilton.  
For 1919: Same.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? 2nd January, 1918, 4%; 2nd July, 1918, 4%.

## DIRECTORS AT 31ST DECEMBER, 1918:

C. S. Scott, F.C.A., Hamilton.	Charles Mills, Hamilton.
Robert Hobson, Hamilton.	E. H. Ambrose, Hamilton.
Paul J. Myler, Hamilton.	C. W. Cartwright, Hamilton.

## SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1918.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
Fully paid stock .....	10,000	\$ 100	\$ 1,000,000	\$ 1,000,000 00	\$ 0 00
Totals.....	10,000	100	1,000,000	1,000,000 00	0 00

## LONDON AND CANADIAN LOAN AND AGENCY COMPANY

Head Office, Toronto, Ontario.

President—Thomas Long.

Vice-President—Casimir S. Gzowski.

Manager—Vernon B. Wadsworth.

Secretary—William Wedd, Jr.

## BALANCE SHEET AS AT 31st DECEMBER, 1918

## LIABILITIES

## TO THE SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	1,250,000 00
2. Dividends declared in respect of (1), but not yet paid .....	25,000 00
3. Unappropriated profits in respect of (1) .....	24,981 03
4. Reserve fund in respect of (1) .....	900,000 00
	<hr/>
	\$2,199,981 03

## LIABILITIES TO THE PUBLIC.

5. Debenture stock payable elsewhere than in Canada .....	\$414,445 33
6. Interest due and accrued on (5) .....	2,089 00
7. Debentures payable in Canada maturing in 1919, and certificates payable at fixed dates .....	7,186 00
8. Debentures payable elsewhere than in Canada maturing in 1919, and certificates payable at fixed dates .....	665,760 00
9. Debentures payable elsewhere than in Canada maturing in subsequent years, and certificates payable at fixed dates .....	1,512,871 65
10. Interest due and accrued on (8), (9) .....	51,358 00
11. Other liabilities to the public viz.: (a) Sundry creditors .....	767 96
12. Mortgages payable on real estate vested in the company .....	1,500 00
	<hr/>
Total liabilities .....	\$2,655,977 94
	<hr/>
	\$4,855,958 97

## ASSETS

## REAL ESTATE.

13. Freehold land (including buildings) .....	\$40,235 00
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## DEBTS SECURED BY CHARGES ON LAND.

14. First mortgages .....	\$3,737,171 66
15. Second and subsequent mortgages, agreements for sale or purchase (covering property held under Company's own first mortgages) .....	339,691 00
16. Interest due and accrued on (14), (15) .....	155,045 00
	<hr/>
	4,231,907 66

## STOCKS, BONDS AND DEBENTURES.

17. Dominion of Canada .....	\$224,678 70
18. Provinces of Canada .....	2,968 42
19. Municipalities situated in Canada .....	197,942 12
20. Interest due and accrued on (17) (18), (19) .....	9,626 35
	<hr/>
21. School districts situated in Canada .....	\$7,511 90
22. Interest due and accrued on (21) .....	392 03
	<hr/>
	7,903 93

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

23. Principal .....		\$8,652 50
24. Interest due and accrued on (23) .....		142 47
		8,794 97

## CASH.

25. In banks .....		131,901 82
Total assets .....		\$4,855,958 97

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On debentures, 5%; on debenture stock, 4%.

Average rate of interest per annum earned by the Corporation during 1918:  
(a) On mortgages of realty, 7½%; (b) on other securities, 5½%.

Show by provinces the amount of the mortgages owned by the Corporation: Ontario, \$1,068,426.00; Manitoba, \$1,193,516.00; Saskatchewan, \$1,855,154.00.

Loans transferred to real estate account during 1918, \$27,650.00.

Number and amount of mortgages other than loans transferred to real estate upon which compulsory proceedings have been taken by the Corporation in 1918: No. 14; amount, \$17,995.00.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):  
For 1918: Lieut.-Colonel James George, F.C.A., Rutherford Williamson, C.A., both of Toronto.  
For 1919: Same auditors re-appointed.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? 2nd January, 1st April, 2nd July, and 1st October, 2% on each occasion.

## DIRECTORS AT 31ST DECEMBER, 1918:

Thomas Long, Toronto.	A. H. Campbell, Toronto.
Casimir S. Gzowski, Toronto.	Charles C. Dalton, Toronto.
Colin M. Black, W.S., Edinburgh, Scotland	William C. Noxon, Toronto.
Goldwin Larratt Smith, Toronto.	

## SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
Fully called .....	25,000	\$ 50	\$ 1,250,000	\$ 1,250,000	Nil

## LONDON LOAN AND SAVINGS COMPANY OF CANADA

Head Office, London, Ontario.

President—G. G. McCormick.

First Vice-President—Thomas Baker.

Second Vice-President—W. E. Robinson.

Manager—M. J. Kent.

## BALANCE SHEET AS AT 31st DECEMBER, 1918

## LIABILITIES

## TO THE SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	\$887,849 44
2. Dividends declared in respect of (1), but not yet paid .....	13,317 41
3. Unappropriated profits in respect of (1) .....	2,385 03
4. Reserve fund in respect of (1) .....	360,000 00
5. Contingent fund in respect of (1) .....	4,790 35
	<hr/>
	\$1,268,342 23

## LIABILITIES TO THE PUBLIC.

6. Debentures payable in Canada maturing in 1919 .....	\$79,842 82
7. Debentures payable in Canada maturing in subsequent years .....	268,455 03
8. Interest due and accrued on (6), (7) .....	7,035 92
9. Debentures payable elsewhere than in Canada maturing in 1919 .....	144,909 85
10. Debentures payable elsewhere than in Canada maturing in subsequent years .....	487,469 83
11. Interest due and accrued on (9), (10) .....	4,258 39
12. Deposits .....	671,824 64
13. Other liabilities to the public, viz.:	
(a) Government tax .....	560 00
	<hr/>
Total liabilities .....	\$1,664,356 48
	<hr/>
	\$2,932,698 71

## ASSETS

## REAL ESTATE.

14. Office premises .....	\$63,000 00
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## DEBTS SECURED BY CHARGES ON LAND.

15. First mortgages .....	1,860,078 00
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## STOCKS, BONDS AND DEBENTURES.

16. United Kingdom of Great Britain and Ireland and France, \$100,000 taken at 93 .....	\$93,000 00
17. Dominion of Canada .....	842 00
18. Municipalities situated in Canada .....	4,534 00
	<hr/>
19. Other governments not authorized as trustee investments taken at cost .....	\$60,750 00
20. School districts situated in Canada, included in (23) .....	
21. Stocks and bonds of loan, trust and insurance companies .....	559,171 00
	<hr/>
22. Government stamps .....	619,921 00
	30 00

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

23. Principal .....	35,797 00
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## LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

24. Principal .....	49,109 00
CASH.	
25. On hand .....	\$11,270 68
26. In banks .....	193,882 59
205,153 27	
UNSECURED DEBTS.	
27. Rents accrued .....	1,234 44
Total assets .....	\$2,932,698 71

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On deposits, 2.653%; on debentures, 5%.

Average rate of interest per annum earned by the Corporation during 1918:  
(a) On mortgages of realty, 7%; (b) on other securities, 6%.

Show by provinces the amount of the mortgages owned by the Corporation: Ontario balance, \$1,860,078.00.

Loans transferred to real estate account during 1918: \$2,020.00.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1918: No. 6; amount, \$117,772.00.

Maximum amount loaned to directors during 1918: \$57,021.10.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):  
For 1918: A. Screamton, and W. B. Wortman.

For 1919: Not yet appointed.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, April 2nd, July 2nd, and October 1st, 1½% and ¼% bonus.

In the case of any other company, of which you hold the stocks, bonds, or debentures, either directly or indirectly, if they owe you any money, either secured by mortgages or other security or unsecured, state the aggregate amount of such loans, \$655,700.00.

The amount of interest on such loans taken credit for in your profit and loss account during the past year, \$49,476.39.

The aggregate amount of any prior charges or mortgages on lands, properties as assets securing such mortgages or other securities, \$215,000.00.

## DIRECTORS AT 31ST DECEMBER, 1918:

G. G. McCormick, London.  
Thomas Baker, London.

W. E. Robinson, London.  
Chas. R. Hunt, London, Ont.

## SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1918.			Total amount of actual payments thereon.	Total amount unpaid.
	No. of shares.	Par value.	—		
Fully called stock.....	20,000	\$ 50	\$ 1,000,000	\$ 887,849 44	\$ 112,150 56
	20,000	.....	1,000,000	887,849 44	112,150 56

## MIDLAND LOAN AND SAVINGS COMPANY

Head Office, Port Hope, Ontario.

*President*—William Henwood. *Vice-President*—Thomas Wickett.  
*Manager*—Walter J. Helm.

## BALANCE SHEET AS AT 31st DECEMBER, 1918

## LIABILITIES

## TO THE SHAREHOLDERS.

1. Ordinary joint stock capital called; total paid thereon	\$360,000 00
2. Dividends declared in respect of (1), but not yet paid not including item (10) .....	14,400 00
3. Unappropriated profits in respect of (1) .....	23,749 81
4. Reserve fund in respect of (1) .....	275,000 00

\$673,149 81

## LIABILITIES TO THE PUBLIC.

5. Debentures payable in Canada maturing in 1919 .....	\$227,389 72
6. Debentures payable in Canada maturing in subsequent years .....	320,651 39
7. Interest due and accrued on (5), (6) .....	12,502 30
8. Deposits .....	302,252 27
9. Interest on deposits, due and accrued (8) .....	910 00
10. Unclaimed dividends .....	54 00

\$863,759 68

Total liabilities .....

\$1,536,909 49

## ASSETS

## REAL ESTATE.

11. Office premises .....	\$5,000 00
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## DEBTS SECURED BY CHARGES ON LAND.

12. First mortgages .....	\$919,620 82
13. Interest due and accrued on (12) .....	15,601 27

935,222 09

## STOCKS, BONDS AND DEBENTURES.

14. United Kingdom of Great Britain and Ireland .....	\$14,852 48
15. Dominion of Canada .....	92,464 73
16. Provinces of Canada, Ontario .....	15,785 22
17. Other governments, authorized as trustee investments.	49,075 07
18. Municipalities situated in Canada .....	234,257 18
19. Interest due and accrued on (14) to (18) .....	8,027 58

414,462 26

20. Stocks and bonds of public utility companies situated in Canada .....	\$8,809 16
21. Interest due and accrued on (20) .....	119 75

8,928 91

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

22. Principal .....	18,900 00
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## LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

23. Principal .....	\$2,003 00
24. Interest due and accrued on (23) .....	28 80
	2,031 80

## CASH.

25. On hand .....	\$2,440 95
26. In banks .....	149,850 83
	152,291 78

## ASSETS NOT HEREINBEFORE MENTIONED.

27. Rents accrued .....	72 65
Total assets .....	\$1,536,909 49

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On deposits, 3.68%; on debentures, 4.82%.

Average rate of interest per annum earned by the Corporation during 1918:

(a) On mortgages of realty, 6.71%; (b) on other securities, bonds, 5.574%; call loans, 6%; loans to shareholders, 6%.

Show by Provinces the amount of the mortgages owned by the Corporation: \$919,620.82 all in Ontario.

Loans written off, \$798.23.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):  
For 1918: H. White and N. S. Choate, Port Hope.

For 1919: H. White and N. S. Choate, Port Hope.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, 1918, 4%, and July 2nd, 1918, 4%.

## DIRECTORS AT 31ST DECEMBER, 1918:

William Henwood, Port Hope, Ont.	Henry Mulligan, Millbrook, Ont.
Thomas Wickett, Port Hope, Ont.	Thomas Roberts, Port Hope, Ont.
A. Melville Westington, Canton, Ont.	Walter J. Helm, Port Hope, Ont.

## SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Societies Acts.

Description.	Total amount issued and subsisting at 31st December, 1918.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation
	No. of shares.	Par value.	—		
Fully called.....	36,000	\$ 10	\$ 360,000	\$ 360,000 00	.....

## ONTARIO LOAN AND DEBENTURE COMPANY

Head Office, London, Ontario.

President—John McClary.

Vice-President—Alfred M. Smart.

Manager and Secretary-Treasurer—

Alfred M. Smart.

## BALANCE SHEET AS AT 31st DECEMBER, 1918

## LIABILITIES

TO THE SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	\$1,550,000 00
2. Ordinary joint stock capital, 20% called; total paid thereon .....	200,000 00
3. Dividends declared in respect of (1), (2), but not yet paid .....	39,375 00
4. Unappropriated profits in respect of (1), (2) .....	43,942 05
5. Reserve fund in respect of (1), (2) .....	2,050,000 00
	<u>\$3,883,317 05</u>

## LIABILITIES TO THE PUBLIC.

6. Debentures payable in Canada maturing in 1919 .....	\$289,434 80
7. Debentures payable in Canada maturing in subsequent years .....	737,885 75
8. Interest due and accrued on (6), (7) .....	16,582 50
9. Debentures payable elsewhere than in Canada maturing in 1919 .....	518,723 40
10. Debentures payable elsewhere than in Canada maturing in subsequent years .....	846,664 42
11. Interest due and accrued on (9), (10) .....	14,769 03
12. Deposits .....	825,413 79
Interest on deposits, due and accrued (12) capitalized during the year (\$28,622.50).	
13. Liability for loans in process of completion (not extended), \$22,190.00.	<u>3,249,473 69</u>
Total liabilities .....	<u>\$7,132,790 74</u>

## ASSETS

## REAL ESTATE.

14. Office premises .....	\$57,000 00
15. Freehold land (including buildings) other than the foregoing .....	92,370 92
	<u>\$149,370 92</u>

## DEBTS SECURED BY CHARGES ON LAND.

16. First mortgages, less amount retained to pay prior mortgages, \$6,727.86 .....	\$5,052,451 04
17. Agreements for sale or purchase .....	30,383 07
18. Interest due and accrued on (16), (17) .....	139,492 96
	<u>5,222,327 5</u>

## STOCKS, BONDS AND DEBENTURES.

19. United Kingdom of Great Britain and Ireland .....	\$24,939 32
20. Dominion of Canada .....	607,203 91
21. Provinces of Canada .....	190,980 04
22. Municipalities situated in Canada .....	445,214 57
23. Rural telephone companies guaranteed by Provinces of Canada .....	18,461 15
24. Interest due and accrued on (19) to (23) .....	17,266 28
	1,304,065 27
25. Other governments not authorized as trustee investments .....	\$97,793 59
26. School districts situated in Canada .....	45,225 65
27. Stocks and bonds of public utility companies situated in Canada .....	24,125 95
28. Interest due and accrued on (25) to (27) .....	3,584 02
	170,729 21
29. Other stocks and bonds .....	3,000 00
	3,000 00
	\$1,477,794 48
Less provision for equalization to market value of securities and possible though unanticipated losses .....	55,000 00
	1,422,794 48

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

30. Principal .....	\$104,695 89
31. Interest due and accrued on (30) .....	872 05
	105,567 94

## LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

32. Principal (a) Stock .....	\$369 56
(b) Bonds .....	926 36
	\$1,295 92
33. Interest due and accrued on (32) .....	7 20
	1,303 12

## CASH.

34. In banks .....	231,427 21
Total assets .....	\$7,132,790 74

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On deposits, 3.4451%; on debentures, 4.8593%.

Average rate of interest per annum earned by the Corporation during 1918:  
(a) On mortgages of realty, 7.2101%; (b) on other securities, 5.8840%.

Show by provinces the amount of the mortgages owned by the Corporation: Ontario, \$3,240,136.40; Manitoba, \$1,121,680.00; Alberta, \$248,512.75; Saskatchewan, \$611,997.92.

Loans transferred to real estate account during 1918: \$36,707.86.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1918: No. 1; amount, \$1,111.72.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):  
For 1918: F. G. Jewell, C.A., and J. F. Kern, London.  
For 1919: F. G. Jewell, C.A., and J. F. Kern, London.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? 2nd January, 1st April, 2nd July, and 1st October, 2 $\frac{1}{4}$ % each time.

## DIRECTORS AT 31ST DECEMBER, 1918:

John McClary, London.  
 A. M. Smart, London.  
 Thos. H. Smallman, London.  
 Lt.-Col. Wm. M. Gartshore, London.

John M. Dillon, London.  
 Chas. R. Somerville, London.  
 Moses Masuret, London.

## SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1918.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
Fully called stock .....	31,000	\$ 50	\$ 1,550,000	\$ 1,550,000 00	.....
Partly " .....	20,000	50	1,000,000	200,000 00	800,000 00
Total .....	51,000	.....	2,550,000	1,750,000 00	800,000 00

## THE PEOPLE'S LOAN AND SAVINGS CORPORATION

Head Office, London, Ontario.

President—Wm. F. Roome, M.D.  
Vice-President—A. A. Campbell.Manager—A. A. Campbell.  
Secretary-Treasurer—Wm. Spittal.

## BALANCE SHEET AS AT 31st DECEMBER, 1918

## LIABILITIES

## TO THE SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	\$482,953 70
2. Unappropriated profits in respect of (1) .....	2,149 23
3. Reserve fund in respect of (1) .....	55,000 00
	—————
	\$540,102 93

## LIABILITIES TO THE PUBLIC.

4. Debentures payable in Canada maturing in 1919 .....	\$42,019 11
5. Debentures payable in Canada maturing in subsequent years .....	75,200 00
6. Interest due and accrued on (4), (5) .....	1,258 03
	—————
	118,477 14
7. Deposits .....	233,892 87
8. Moneys borrowed without security from chartered banks .....	15,000 00
	—————
Total liabilities .....	\$907,472 94

## ASSETS

## REAL ESTATE.

9. Office premises .....	\$34,000 00
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## DEBTS SECURED BY CHARGES ON LAND.

10. First mortgages .....	\$710,444 48
11. Interest due and accrued on (10) .....	15,540 68
	—————
	725,985 16

## STOCKS, BONDS AND DEBENTURES.

12. Provinces of Canada .....	\$7,830 03
13. Municipalities situated in Canada .....	9,332 71
14. Rural telephone companies guaranteed by Provinces of Canada .....	2,278 83
15. Interest due and accrued on (12), (13), (14) .....	22 04
	—————
	19,463 61
16. School districts situated in Canada .....	\$177 75
17. Stocks and bonds of public utility companies situated outside of Canada .....	27,844 09
18. Stocks and bonds of loan, trust and insurance companies .....	348 42
19. Interest due and accrued on (16), (17), (18) .....	488 89
	—————
20. Other stocks and bonds, The Premier Trust Co. .....	28,859 15
	55,000 00

## LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

21. Principal .....	\$2,445 00
22. Interest due and accrued on (21) .....	33 46
	—————
	2,478 46

## CASH.

23. On hand .....		\$10,896 15
24. In banks .....		25,049 79
		35,945 94

## ASSETS NOT HEREINBEFORE MENTIONED.

25. Office furniture and bankers' steel chests .....	\$4,500 00
26. Accrued rent, \$294.34; special loans, \$450.00; auxiliary safes, \$496.28 .....	1,240 62
	5,740 62
Total assets .....	\$907,472 94

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On deposits, 4.24%; on debentures, 5.15%.

Average rate of interest per annum earned by the Corporation during 1918:

(a) On mortgages of realty, 7.5832%; (b) on other securities, 6%.

Show by provinces the amount of the mortgages owned by the Corporation. All in Ontario.

Loans written off, \$363.43; loans transferred to real estate account during 1918, \$8,720.88.

Number and amount of mortgages other than (5) upon which compulsory proceedings have been taken by the Corporation in 1918: No. 3; amount, \$11,660.85.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed): For 1918: O. H. Talbot, A. G. Talbot.

For 1919: To be appointed.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? 5% June 30th, December 31st.

In the case of any other company, of which you hold the stocks, bonds, or debentures, either directly or indirectly, if they owe you any money, either secured by mortgages or other security or unsecured, state the aggregate amount of such loans:

The aggregate amount of instalments of principal in arrears, loaned payable on demand, \$5,666.42.

The amount of interest on such loans taken credit for in your profit and loss account during the past year, \$207.47.

## DIRECTORS AT 31ST DECEMBER, 1918:

W. F. Roome, M.D., London.	Wm. Spittal, London.
A. A. Campbell, London.	Malcolm McGugan, Strathroy.
W. H. Moorehouse, M.D., London.	Fred. G. Rumball, London.
A. W. Peene, Hamilton.	

## SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1918.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
Fully called.....	4,719	\$ 100	\$ 471,900 00	\$ 471,900 00	\$ . . . . .
Instalment stock (payable by fixed periodical payments and still in process of payment) .....	281	100	11,053 70	11,053 70	17,046 30
<b>Totals .....</b>	<b>5,000</b>		<b>482,953 70</b>	<b>482,953 70</b>	<b>17,046 30</b>

## PORT ARTHUR AND FORT WILLIAM MORTGAGE COMPANY, LIMITED

Head Office, Port Arthur, Ontario.

President—John J. Carrick.

Managing Director and Secretary—W. M. Read.

## BALANCE SHEET AS AT 31st DECEMBER, 1918

## LIABILITIES

## TO THE SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	\$587,804 27
2. Unappropriated profits in respect of (1) .....	50,756 86
3. Reserve fund in respect of (1) .....	25,000 00
	<hr/>
	\$663,561 13

## LIABILITIES TO THE PUBLIC.

4. Debenture stock payable elsewhere than in Canada..	\$69,593 32
5. Interest due and accrued on (4) .....	857 75
6. Moneys borrowed without security from chartered banks	25,000 00
7. Other liabilities to the public, viz.:	
(a) Dominion taxes accrued to December 31, 1918	2,235 14
(b) Salaries .....	50 00
8. Unclaimed dividends .....	750 00
	<hr/>
	98,486 21
Total liabilities .....	<hr/>
	\$762,047 34

## ASSETS

## REAL ESTATE.

9. Freehold land (including buildings) .....	\$16,946 64
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## DEBTS SECURED BY CHARGES ON LAND.

10. First mortgages .....	\$589,672 12
11. Second and subsequent mortgages, agreements for sale or purchase .....	26,175 01
12. Interest due and accrued on (10), (11) .....	77,128 42
	<hr/>
	692,975 55

## STOCKS, BONDS AND DEBENTURES.

13. Dominion of Canada .....	14,750 00
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## LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

14. Principal .....	\$28,733 66
15. Interest due and accrued on (14) .....	841 91
	<hr/>
	29,575 57

## CASH.

On hand .....	3,684 25
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## ASSETS NOT HEREINBEFORE MENTIONED.

16. (a) Office furniture .....	\$716 62
(b) Bills receivable .....	3,398 71
	<hr/>
	4,115 33

Total assets .....	<hr/>
	\$762,047 34

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On debenture stock, 5%.

Average rate of interest per annum earned by the Corporation during 1918:  
(a) On mortgages of realty, 8%; (b) on other securities, 5½%.

Show by Provinces the amount of the mortgages owned by the Corporation. All in Ontario.

Loans transferred to real estate account during 1918: \$16,946.64.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1918: No. 4; amount, \$28,792.64.

Amount of loans to directors at 31st December, 1918, \$28,733.66.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):  
For 1918: Edward Walton and A. R. Henman, Sault Ste. Marie.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? March 1st, and August 1st, 5% per annum.

## DIRECTORS AT 31ST DECEMBER, 1918:

J. J. Carrick, M.P., Port Arthur, Ont.	Sir William Mackenzie, Toronto, Ont.
A. J. McComber, Port Arthur, Ont.	W. M. Read, Port Arthur.

## SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Act or Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
Fully called.....	6,358	\$ 100	\$ 635,800 00	\$ 587,804 27	\$ 37,995 73
Totals.....	6,358	100	635,800 00	587,804 27	37,995 73

## THE REAL ESTATE LOAN COMPANY OF CANADA, LIMITED

Head Office, Toronto, Ontario.

*President*—M. H. Aikins, M.D. *Vice-President*—E. Douglas Armour, K.C.  
*Manager*—E. L. Morton.

## BALANCE SHEET AS AT 31st DECEMBER, 1918

## LIABILITIES

## TO THE SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	\$500,000 00
2. Dividends declared in respect of (1), but not yet paid .....	17,500 00
3. Unappropriated profits in respect of (1) .....	6,434 95
4. Reserve fund in respect of (1) .....	220,000 00
5. Contingent fund in respect of (1) .....	40,000 00
	<hr/>
	\$783,934 95

## LIABILITIES TO THE PUBLIC.

6. Debentures payable in Canada maturing in 1919 .....	\$26,737 86
7. Debentures payable in Canada maturing in subsequent years .....	22,723 00
8. Interest due and accrued on (6), (7) .....	692 49
9. Debentures payable elsewhere than in Canada maturing in 1919 .....	81,483 34
10. Debentures payable elsewhere than in Canada maturing in subsequent years .....	479,541 86
11. Interest due and accrued on (9), (10) .....	3,765 36
12. Deposits .....	257 33
13. Other liabilities to the public, viz.:	
(a) Due to agents .....	100 00
(b) Due shareholders on stock conversion .....	60 00
(c) Taxes accrued due to Government .....	1,879 08
14. Unclaimed dividends .....	218 00
	<hr/>
Total liabilities .....	617,458 32
	<hr/>
	\$1,401,393 27

## ASSETS

## REAL ESTATE.

15. Freehold land (including buildings) .....	\$123,788 31
---	--------------

## DEBTS SECURED BY CHARGES ON LAND.

16. First mortgages .....	\$1,096,581 39
17. Agreements for sale or purchase .....	23,020 04
18. Interest due and accrued on (16), (17) .....	12,964 27
	<hr/>
	1,132,565 70

## STOCKS, BONDS AND DEBENTURES.

19. Dominion of Canada .....	\$11,393 38
20. Provinces of Canada .....	2,158 75
21. Municipalities situated in Canada .....	9,734 08
22. Rural telephone companies guaranteed by Provinces of Canada .....	70,068 98
23. Interest due and accrued on (19) to (22) .....	4,046 79
	<hr/>
24. School districts situated in Canada .....	\$11,199 07
25. Interest due and accrued on (24) .....	246 78
	<hr/>
	11,445 85

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

26. Principal .....	\$2,600 00
27. Interest due and accrued on (26) .....	21 36
	2,621 36

## CASH.

28. On hand .....	\$2,370 16
29. In banks .....	31,199 91
	33,570 07
Total assets .....	\$1,401,393 27

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On debentures, 5.03%.

Average rate of interest per annum earned by the Corporation during 1918:  
(a) On mortgages of realty, 6.73%; (b) on other securities, 6.52%.

Show by provinces the amount of the mortgages owned by the Corporation: Ontario, \$129,061.74; Manitoba, \$709,515.60; Alberta, \$136,495.80; British Columbia, \$157,492.56.

Loans written off, \$236.29; loans transferred to real estate account during 1918, \$42,857.09.

Number and amount of mortgages other than (5) upon which compulsory proceedings have been taken by the Corporation in 1918: No. 26; amount, \$57,848.67.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):  
For 1918: S. W. Black, H. D. Lockhart Gordon, F.C.A.  
For 1919: S. W. Black, H. D. Lockhart Gordon, F.C.A.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? 2nd July, 1918, 3½%; 2nd January, 1919, 3½%.

## DIRECTORS AT 31ST DECEMBER, 1918:

M. H. Aikins, M.D., Burnhamthorpe.	Edmund Wragge, Toronto.
E. Douglas Armour, K.C., Toronto.	Wm. A. Cooke, Toronto.
	H. W. Mickle, Toronto.

## SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies Act or Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
		\$	\$	\$ c.	\$ c.
Fully called stock.....	5,000	100	500,000	500,000 00	.....
Totals .....	5,000	.....	500,000	500,000 00	.....

## THE ROYAL LOAN AND SAVINGS COMPANY

Head Office, Brantford, Ontario.

*President*—Christopher Cook. *Vice-President*—Charles B. Heyd.  
*Manager and Secretary*—W. G. Helliker.

## BALANCE SHEET AS AT 31st DECEMBER, 1918

## LIABILITIES

## TO THE SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	\$600,000 00
2. Dividends declared in respect of (1), but not yet paid .....	12,000 00
3. Unappropriated profits in respect of (1) .....	10,665 68
4. Reserve fund in respect of (1) .....	425,000 00
	<hr/>
	\$1,047,665 68

## LIABILITIES TO THE PUBLIC.

5. Debentures payable in Canada maturing in 1919 .....	\$198,687 30
6. Debentures payable in Canada maturing in subsequent years .....	754,069 68
7. Interest due and accrued on (5), (6) .....	20,270 02
8. Deposits .....	466,933 13
9. Interest on deposits, due and accrued on (8) .....	2,433,40
10. Other liabilities to the public, viz.:	
(a) Royal Loan and Savings Company, cheque unpaid .....	27 57
(b) Reserved for Government Income Tax .....	6,000 00
11. Unclaimed dividends .....	29 00
	<hr/>
Total liabilities .....	\$1,448,450 10
	<hr/>
	\$2,496,115 78

## ASSETS

## REAL ESTATE.

12. Office premises .....	\$50,000 00
13. Freehold land (including buildings) other than the foregoing .....	7,569 54
	<hr/>
	\$57,569 54

## DEBTS SECURED BY CHARGES ON LAND.

14. First mortgages .....	\$1,488,181 55
15. Second and subsequent mortgages, agreements for sale or purchase .....	24,672 76
16. Interest due and accrued on (14), (15) .....	64,601 70
	<hr/>
	1,577,456 01

## STOCKS, BONDS AND DEBENTURES.

17. Dominion of Canada .....	\$82,500 00
18. Provinces of Canada .....	60,549 12
19. Other governments, Anglo-French Bonds .....	67,984 82
20. Municipalities situated in Canada .....	83,978 53
21. Rural telephone companies guaranteed by Provinces of Canada .....	63,050 05
22. Interest due and accrued on (17) to (21) .....	7,231 50
	<hr/>
	365,294 02

23. School districts situated in Canada .....	\$19,898	33
24. Stocks and bonds of public utility companies situated in Canada .....	9,598	21
25. Stocks and bonds of loan, trust and insurance companies .....	311,423	50
26. Interest due and accrued on (23), (24), (25) .....	9,962	25
		350,882 29

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

27. Principal .....	\$13,460	02
28. Interest due and accrued on (27) .....	139	14
		13,599 16

## LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

29. Principal .....	\$21,600	00
30. Interest due and accrued on (29) .....	348	47
		21,948 47

## CASH.

31. On hand .....	\$8,300	47
32. In banks .....	101,065	82
		109,366 29

Total assets .....		\$2,496,115	78
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## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On deposits, 3.12%; on debentures, 4.94%.

Average rate of interest per annum earned by the Corporation during 1918:  
(a) On mortgages of realty, 7.37%; (b) on other securities, 6.05%.

Show by provinces the amount of the mortgages owned by the Corporation: Ontario, \$738,399.44; Manitoba, \$22,940.85; Saskatchewan, \$259,893.07; Alberta, \$491,620.95.

Loans transferred to real estate account during 1918, \$19,995.32.

Number and amount of mortgages other than (5) upon which compulsory proceedings have been taken by the Corporation in 1918: No. 13; amount, \$12,226.58.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):  
For 1918: Fred. W. Frank and C. J. Parker, C.A., Brantford.  
For 1919: Fred. W. Frank and C. J. Parker, C.A., Brantford.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, 1918, 2%; April 1st, 1918, 2%; July 2nd, 1918, 2%; October 1st, 1918, 2%.

## DIRECTORS AT 31ST DECEMBER, 1918:

Christopher Cook, Brantford.	A. K. Bunnell, F.C.A., Brantford.
Charles B. Heyd, Brantford.	Franklin Grobb, Brantford.
A. J. Wilkes, K.C., Brantford.	George Wedlake, Brantford.

## SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1918.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
Fully called stock.....	12,000	\$ 50	\$ 600,000	\$ 600,000 00	\$ . . . . .

**THE SECURITY LOAN AND SAVINGS COMPANY, ST. CATHARINES**  
 Head Office, St. Catharines, Ontario.

*President*—Henry J. Taylor.

*Vice-President*—J. H. Ingersoll, K.C.

*Secretary-Treasurer*—E. F. Dwyer.

**BALANCE SHEET AS AT 31st DECEMBER, 1918**

**LIABILITIES**

To THE SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	\$524,200 00
2. Dividends declared in respect of (1), but not yet paid .....	15,726 00
3. Unappropriated profits in respect of (1) .....	5,075 29
4. Reserve fund in respect of (1) .....	145,000 00
	<hr/>
	\$690,001 29

LIABILITIES TO THE PUBLIC.

5. Debentures payable in Canada maturing in 1919 .....	\$19,940 00
6. Debentures payable in Canada maturing in subsequent years .....	81,956 00
7. Interest due and accrued on (5), (6) .....	1,188 01
8. Deposits .....	305,580 59
9. Interest on deposits, due and accrued (8) .....	5,268 24
	<hr/>
	413,932 84
Total liabilities .....	<hr/>
	\$1,103,934 13

**ASSETS**

REAL ESTATE.

57. Office premises .....	\$20,800 00
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DEBTS SECURED BY CHARGES ON LAND.

10. First mortgages .....	\$906,489 08
11. Second and subsequent mortgages, agreements for sale or purchase .....	2,450 25
12. Interest due and accrued on (10), (11) .....	19,501 97
	<hr/>
	928,441 30

STOCKS, BONDS AND DEBENTURES.

13. Dominion of Canada .....	\$79,566 90
14. Municipalities situated in Canada .....	26,148 01
15. Interest due and accrued on (13), (14) .....	976 92
	<hr/>
	106,691 83

LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

16. Principal .....	\$4,490 00
17. Interest due and accrued on (16) .....	55 07
	<hr/>
	4,545 07

CASH.

18. On hand .....	\$964 52
19. In banks .....	30,727 99
	<hr/>
	31,692 51

## UNSECURED DEBTS.

20. Promissory note .....	161 91
---------------------------	--------

## ASSETS NOT HEREINBEFORE MENTIONED.

21. (a) Office furniture .....	\$256 00
(b) Life insurance policies .....	11,345 51
	11,601 51
Total assets .....	\$1,103,934 13

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On deposits, 3.295%; on debentures, 4.31%.

Average rate of interest per annum earned by the Corporation during 1918:  
(a) On mortgages of realty, 6.91%; (b) on other securities, 6.25%.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1918: No. 1; amount, \$2,900.00.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):  
For 1918: J. Albert Pay, Stanley G. Smith.  
For 1919: J. Albert Pay, Stanley G. Smith.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, and July 2nd, 3% each.

## DIRECTORS AT 31ST DECEMBER, 1918:

Henry J. Taylor, St. Catharines.	Dr. W. H. Merritt, St. Catharines.
J. H. Ingwersoll, K.C., St. Catharines.	Jabez Newman, St. Catharines.
M. Y. Keating, St. Catharines.	A. W. Moore, St. Catharines.
E. F. Dwyer, St. Catharines.	

## SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1918.			Total amount actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	Number of shares.	Par value of shares.	—		
Fully called stock .....	5,242	\$ 100	\$ 524,200	\$ 524,200	\$ .....

## THE SOUTHERN LOAN AND SAVINGS COMPANY

Head Office, St. Thomas, Ontario.

President—George K. Crocker.

Vice-President—Robert Kains, M.D.

Manager and Secretary—J. W. Stewart.

## BALANCE SHEET AS AT 31st DECEMBER, 1918

## LIABILITIES

## TO THE SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	\$900,000 00
2. Dividends declared in respect of (1), but not yet paid .....	27,000 00
3. Unappropriated profits in respect of (1) .....	19,725 85
4. Reserve fund in respect of (1) .....	250,000 00
	<hr/>
	\$1,196,725 85

## LIABILITIES TO THE PUBLIC.

5. Debentures payable in Canada maturing in 1919 .....	\$330,650 00
6. Debentures payable in Canada maturing in subsequent years .....	381,430 00
7. Interest due and accrued on (5), (6) .....	17,473 68
8. Deposits .....	444,806 66
	<hr/>
	\$1,174,360 34

Liability for loans in process of completion (not extended), \$15,000 approximately.

Total liabilities .....	\$2,371,086 19
-------------------------	----------------

## ASSETS

## REAL ESTATE.

9. Office premises .....	\$20,000 00
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## DEBTS SECURED BY CHARGES ON LAND.

10. First mortgages .....	\$2,060,466 12
11. Second and subsequent mortgages, agreements for sale or purchase .....	1,300 00
12. Interest due and accrued on (10), (11) .....	60,709 52
	<hr/>
	2,122,475 64

## STOCKS, BONDS AND DEBENTURES.

13. United Kingdom of Great Britain and Ireland .....	\$800 00
14. Dominion of Canada .....	114,816 94
15. Provinces of Canada .....	10,000 00
16. Municipalities situated in Canada .....	37,273 30
17. Interest due and accrued on (16) .....	1,309 50
	<hr/>
	164,199 74

## LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

18. Principal .....	\$4,250 00
19. Interest due and accrued on (18) .....	120 70
	<hr/>
	4,370 70

## CASH.

20. On hand .....	\$4,362 99
21. In banks .....	55,677 12
	60,040 11
Total assets .....	\$2,371,086 19

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On deposits, 3.53%; on debentures, 4.98%.

Average rate of interest per annum earned by the Corporation during 1918:  
(a) On mortgages of realty; 6.45%; (b) on other securities, 5.26%.

Loans written off, \$15.21.

Number and amount of mortgages other than (5) upon which compulsory proceedings have been taken by the Corporation in 1918: No. 4; amount, \$28,854.66.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):

For 1918: R. W. Johnson, C.A., and E. H. Caughell, St. Thomas, Ont.

For 1919: R. W. Johnson, C.A., and E. H. Caughell, St. Thomas.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? 2nd January and 2nd July, 3% (6% per annum).

## DIRECTORS AT 31ST DECEMBER, 1918:

Geo. K. Crocker, St. Thomas.  
Robert Kains, M.D., St. Thomas.  
James A. Bell, St. Thomas.

E. A. Miller, Aylmer.  
C. W. Marlatt, M.D., St. Thomas.  
W. L. Wickett, B.A., St. Thomas.

James H. Hopkins, St. Thomas.

## SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1918.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
Fully called stock .....	18,000	\$ 50	\$ 900,000	\$ 900,000 00	\$ .....

## THE STANDARD RELIANCE MORTGAGE CORPORATION

Head Office, Toronto, Ont.

President—N. H. Stevens.

Vice-President—John Firstbrook.

Manager—Herbert Waddington.

Secretary-Treasurer—F. E. Rathbun.

## BALANCE SHEET AS AT 31st DECEMBER, 1918

## LIABILITIES

## TO THE SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	\$2,610,934 66
2. Dividends declared in respect of (1), but not yet paid .....	92,185 50
3. Unappropriated profits in respect of (1) .....	12,990 64
4. Reserve fund in respect of (1) .....	650,000 00
5. Contingent fund in respect of (1) .....	60,000 00
	<hr/>
	\$3,426,110 80

## LIABILITIES TO THE PUBLIC.

6. Debentures payable in Canada maturing in 1919 .....	\$434,265 97
7. Debentures payable in Canada maturing in subsequent years .....	3,404,952 88
8. Interest due and accrued on (6), (7) .....	56,401 72
9. Debentures payable elsewhere than in Canada maturing in 1919 .....	29,005 30
10. Debentures payable elsewhere than in Canada maturing in subsequent years .....	-47,206 66
11. Interest due and accrued on (9), (10) .....	650 28
12. Deposits .....	992,031 19
13. Other moneys borrowed on security from other sources .....	100,000 00
14. Mortgages payable on real estate vested in the company .....	33,360 00
	<hr/>
Total liabilities .....	\$5,097,874 00
	<hr/>
	\$8,523,984 80

## ASSETS

## REAL ESTATE.

15. Former Head Office premises .....	\$277,079 90
Branch office premises .....	20,800 00
16. Freehold land (including buildings) other than the foregoing .....	233,087 34
	<hr/>
	\$530,967 24

## DEBTS SECURED BY CHARGES ON LAND.

17. First mortgages .....	\$4,933,847 02
18. Second and subsequent mortgages, agreements for sale or purchase .....	2,036,451 72
19. Interest due and accrued on (17), (18) .....	58,409 34
	<hr/>
	7,028,708 08

## STOCKS, BONDS AND DEBENTURES.

20. United Kingdom of Great Britain and Ireland .....	\$24,230 01
21. Dominion of Canada .....	132,940 59
22. Provinces of Canada .....	10,000 00
23. Other governments, authorized as trustee investments .....	29,939 52
24. Municipalities situated in Canada .....	90,018 67
25. Interest due and accrued on (20) to (24) .....	2,490 84
	<hr/>
	289,619 63

26. Stocks and bonds of public utility companies situated in Canada .....	\$12,497 75
27. Stocks and bonds of public utility companies situated outside of Canada .....	500 00
28. Stocks of chartered banks .....	2,216 72
29. Stocks and bonds of loan, trust and insurance companies .....	1,500 00
30. Interest due and accrued on (26) to (29) .....	204 85
Other stocks and bonds .....	16,919 32
	409,500 00

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

31. Principal .....	\$31,639 82
32. Interest due and accrued on (31) .....	4,609 27
	36,249 09

## LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

33. Principal .....	\$7,901 01
34. Interest due and accrued on (33) .....	273 33
	8,174 34

## CASH.

35. On hand .....	\$14,784 27
36. In banks or other financial corporations as follows .....	144,279 27
	159,063 54
37. Unsecured debts .....	19,131 88

## ASSETS NOT HEREINBEFORE MENTIONED.

38. (a) Office furniture and other equipment .....	\$10,101 69
(b) Sundry investments .....	9,484 76
(c) Accrued rentals .....	6,065 23
	25,651 68
Total assets .....	\$8,523,984 80

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On deposits, 4.05%; on debentures, 5.02%.

Average rate of interest per annum earned by the Corporation during 1918:  
(a) On mortgages of realty, 7.09%; (b) on other securities, 5.13%.

Show by Provinces the amount of mortgages owned by the Corporation:

British Columbia .....	\$9,775 22
Alberta .....	169,495 13
Saskatchewan .....	578,776 44
Manitoba .....	146,622 17
Ontario .....	5,986,407 64
Quebec .....	2,006 66
New Brunswick .....	1,573,81
Nova Scotia .....	74,268 44
Newfoundland .....	1,373 23
Accrued interest .....	58,409 34
	\$7,028,708 08

Loans transferred to real estate account during 1918, \$53,875.74.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1918: No. 10; amount, \$11,502.43.

Amount of loans to directors at 31st December, 1918, \$9,800.00.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):

For 1918: A. C. Neff; Lawson, Welch and Campbell.

For 1919: A. C. Neff; Lawson, Welch and Campbell.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? January 1st, July 1st, 7% per annum.

In the case of any other company, of which you hold the stocks, bonds or debentures, either directly or indirectly, if they owe you any money, either secured by mortgages or other security or unsecured, state the aggregate amount of such loans, \$3,340,922.01.

DIRECTORS AT 31ST DECEMBER, 1918:

N. H. Stevens, Chatham, Ont.	David Kemp, Toronto, Ont.
John Firstbrook, Toronto, Ont.	E. C. McNally, Niagara Falls, Ont.
W. J. Fawcett, Toronto, Ont.	Morden Neilson, Toronto, Ont.
R. H. Greene, Toronto, Ont.	David Ratz, New Hamburg, Ont.
James Gunn, Toronto, Ont.	Rev. G. I. Taylor, Toronto, Ont.
Herbert Waddington, Toronto, Ont.	

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1918.			Total amount paid thereon.	Total amount remaining unpaid on calls.
	No. of shares,	Par value of shares.	—		
Fully called stock.....	52,800-2/5	\$ 50	\$ 2,644,020	\$ 2,610,934 66	\$ 33,085 34

## THE TORONTO MORTGAGE COMPANY

Head Office, Toronto, Ont.

President—Wellington Francis, K.C. Vice-President—Herbert Langlois.

Manager—Walter Gillespie.

## BALANCE SHEET AS AT 31st DECEMBER, 1918

## LIABILITIES

## TO THE SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	\$724,550 00
2. Dividends declared in respect of (1), but not yet paid. ....	14,491 00
3. Unappropriated profits in respect of (1), unclaimed dividends .....	38 25
4. Reserve fund in respect of (1) .....	620,000 00
5. Contingent fund in respect of (1), unappropriated profits .....	39,449 19
	—————
	\$1,398,528 44

## LIABILITIES TO THE PUBLIC.

6. Debentures payable in Canada maturing in 1919 ....	\$24,967 00
7. Debentures payable in Canada maturing in subsequent years .....	217,750 65
8. Interest accrued thereon .....	4,681 06
9. Debentures payable elsewhere than in Canada maturing in 1919 .....	379,009 00
10. Debentures payable elsewhere than in Canada maturing in subsequent years .....	1,017,699 43
11. Interest due and accrued on (9), (10) .....	12,123 74
12. Deposits, 30 days' notice, including special reserve of \$25,000 payable on demand .....	116,952 73
	—————
Total liabilities .....	\$1,773,183 61
	—————
	\$3,171,712 05

## ASSETS

## REAL ESTATE.

13. Office premises, freehold .....	\$45,000 00
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## DEBTS SECURED BY CHARGES ON LAND.

14. First mortgages .....	2,041,945 32
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## STOCKS, BONDS AND DEBENTURES.

15. Dominion of Canada .....	\$197,774 00
16. Provinces of Canada .....	38,936 00
17. Other government, authorized as trustee investments, Anglo-French External Loan .....	72,247 50
18. Municipalities situated in Canada .....	418,012 74
	—————
19. School districts situated in Canada .....	\$38,851 83
20. Stocks and bonds of public utility companies situated in Canada .....	38,300 00
21. Stocks and bonds of loan, trust and insurance companies .....	27,000 00
	—————
	104,151 83

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

22. Principal .....	136,492	43
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## CASH.

23. On hand .....	\$1,976	30
24. In banks .....	115,175	93
		117,152 23
Total assets .....	\$3,171,712 05	

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On deposits, 3.599%; on debentures, 5.151%.

Average rate of interest per annum earned by the Corporation during 1918:  
(a) On mortgages of realty, 6½%; (b) on other securities, 6.14%.

Amounts written off, \$1,167.00.

Amount of loans to directors at 31st December, \$5,000.00.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):

For 1918: E. R. C. Clarkson, F.C.A., and James Hardy, F.C.A.

For 1919: E. R. C. Clarkson, F.C.A., and James Hardy, F.C.A.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? 1st January, 1st April, 1st July, 1st October, 8% per annum, quarterly.

## DIRECTORS AT 31ST DECEMBER, 1918:

Wellington Francis, K.C., Toronto.

Thomas Gilmour, Toronto.

Herbert Langlois, Toronto.

Thomas H. Wood, Toronto.

Casimir S. Gzowski, Toronto.

Hon Geo. S. Henry, M.P.P., Toronto.

Walter Gillespie, Toronto.

## SCHEDULE A.

Class I.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1918			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
Fully called stock.....	\$ 14,491	\$ 50	\$ 724,550	\$ 724,550	\$ .....

## THE VICTORIA LOAN AND SAVINGS COMPANY

Head Office, Lindsay, Ontario.

President—W. Flavelle.

Vice-President—W. H. Clarke, M.D.,  
Lindsay.

Vice-President—R. J. McLaughlin, K.C.

Manager—C. E. Weeks.

## BALANCE SHEET AS AT 31st DECEMBER, 1918

## LIABILITIES

## TO THE SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	\$500,000 00
2. Dividends declared in respect of (1), but not yet paid .....	10,751 40
3. Unappropriated profits in respect of (1) .....	10,109 26
4. Reserve fund in respect of (1) .....	250,000 00
	<u>\$770,860 66</u>

## LIABILITIES TO THE PUBLIC.

5. Debentures payable in Canada maturing in 1919 .....	\$112,088 21
6. Debentures payable in Canada maturing in subsequent years .....	680,599 97
7. Interest due and accrued on (5), (6) .....	28,452 40
8. Debentures payable elsewhere than in Canada maturing in 1919 .....	3,677 33
9. Debentures payable elsewhere than in Canada maturing in subsequent years .....	13,940 00
10. Interest accrued and due on (8), (9) .....	133 40
11. Deposits .....	814,193 27
12. Interest on deposits, due and accrued on (11) .....	13,874 35
13. Other liabilities to the public, viz.:	
(a) Balance due Government <i>re</i> Victory Loan .....	70,000 00
14. Unclaimed dividends .....	7 00
15. Liability for loans in process of completion .....	800 00
	<u>\$1,737,765 93</u>
Total liabilities .....	<u>\$2,508,626 59</u>

## ASSETS

## REAL ESTATE.

16. Office premises .....	\$6,300 00
17. Freehold land (including buildings) other than the foregoing .....	12,624 35
	<u>\$18,924 35</u>

## DEBTS SECURED BY CHARGES ON LAND.

18. First mortgages .....	\$1,358,904 21
19. Second and subsequent mortgages, agreements for sale or purchase .....	39,245 05
20. Interest due and accrued on (18), (19) .....	61,062 50
	<u>1,459,211 76</u>

## STOCKS, BONDS AND DEBENTURES.

21. Dominion of Canada .....	\$201,461 23
22. Provinces of Canada .....	50,496 09
23. Municipalities situated in Canada .....	173,382 31
24. Rural telephone companies guaranteed by Provinces of Canada .....	268,059 80
	<u>693,399 43</u>

25. Other governments not authorized as trustee investments	\$4,997 00
26. School districts situated in Canada .....	66,286 37
27. Stocks and bonds of public utility companies situated in Canada .....	4,950 00
28. Stocks of chartered banks .....	7,700 00
	<hr/>
29. Other stocks and bonds .....	\$19,926 25
30. Interest due and accrued on (29) .....	29,136 35
	<hr/>
	49,062 60

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

31. Principal .....	450 00
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## LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

32. Principal .....	\$ 18,281 45
33. Interest due and accrued on (32) .....	143 40
	<hr/>
	18,424 85

## CASH.

34. On hand .....	\$33,133 62
35. In banks .....	152,086 61
	<hr/>
	185,220 23

Total assets .....	<hr/>
	\$2,508,626 59

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On deposits, 4%; on debentures, 5%.

Average rate of interest per annum earned by the Corporation during 1918:  
(a) On mortgages of realty, 7.51%; (b) on other securities, 6.60%.

Show by Provinces the amount of the mortgages owned by the Corporation: Ontario, \$631,680.55; Saskatchewan, \$779,093.06.

Loans written off, \$2,223.56.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1918: No. 2; amount, \$2,396.00.

Amount of loans to directors or nominees at 31st December, 1918, \$13,900.00.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):  
For 1918: Rutherford, Williamson & Co., Toronto.  
For 1919: Rutherford, Williamson & Co., Toronto.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, April 1st, October 1st, 7% per annum and a bonus of  $\frac{1}{2}$  of 1%.

## DIRECTORS AT 31ST DECEMBER, 1918:

W. Flavelle, Lindsay.	C. E. Weeks, Lindsay.
R. J. McLaughlin, K.C., Toronto.	J. B. Begg, Lindsay.
W. H. Clarke, M.D., Lindsay.	H. J. Lytle, Lindsay.
W. H. Stevens, B.A., Lindsay.	T. H. Stinson, Lindsay.
	W. Walden, Lindsay.

## SCHEDULE A.

Class I.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting 31st December, 1918			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value.	—		
Fully called stock ....	5,000	\$ 100	\$ 500,000	\$ 500.000	\$ nil

## THE WATERLOO COUNTY LOAN AND SAVINGS COMPANY

Head Office, Waterloo, Ontario.

President—Thomas Hilliard.

Vice-President—Edward F. Seagram.

Manager and Secretary—P. V. Wilson.

## BALANCE SHEET AS AT 31st DECEMBER, 1918

## CAPITAL LIABILITIES

## TO THE SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total called, \$528,300.00; total paid thereon .....	\$477,775 00
2. Ordinary joint stock capital, 10% called; total called, \$11,200.00; total paid thereon .....	4,027 43
3. Dividends declared in respect of (1), (2), but not yet paid .....	13,370 20
4. Unappropriated profits in respect of (1), (2) .....	1,531 94
5. Reserve fund in respect of (1), (2) .....	85,000 00
6. Contingent fund in respect of (1), (2) .....	8,000 00
	<hr/>
	\$589,704 57

## LIABILITIES TO THE PUBLIC.

7. Debentures payable in Canada maturing in 1919 .....	\$121,981 00
8. Debentures payable in Canada maturing in subsequent years .....	273,343 94
9. Interest due and accrued on (7), (8) .....	6,976 66
10. Special deposit from Dominion Government secured by War Bonds .....	225,000 00
11. Deposits .....	629,034 06
	<hr/>
Total liabilities .....	1,256,335 66
	<hr/>
	1,846,040 23

## ASSETS

## REAL ESTATE.

12. Office premises, Waterloo, Ont. ....	\$10,500 00
13. Freehold land (including buildings) other than the foregoing .....	39,372 57
14. Leasehold land (including buildings) other than the foregoing, Kitchener lease and fixtures .....	1,100 00
	<hr/>
	50,972 57

## DEBTS SECURED BY CHARGES ON LAND.

15. First mortgages .....	\$538,684 74
16. Second and subsequent mortgages, agreements for sale or purchase .....	11,000 00
17. Interest due and accrued on (15), (16) .....	40,309 51
	<hr/>
	589,994 25

## STOCKS, BONDS AND DEBENTURES.

18. Dominion of Canada, War Loan .....	\$327,293 50
19. Provinces of Canada and Government guaranteed .....	87,660 59
20. Other governments, authorized as trustee investments .....	5,027 60
21. Municipalities situated in Canada .....	290,061 70

22. Rural telephone companies guaranteed by Provinces of Canada .....	196,721 00
23. Interest due and accrued on (18) to (23) .....	20,599 28
24. School districts situated in Canada .....	\$83,994 20
25. Interest due and accrued on (24) .....	4,131 94
	<hr/>
	88,126 14

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

26. Principal .....	\$7,770 00
27. Interest due and accrued on (26) .....	54 80
	<hr/>
	7,824 80

## LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

28. Principal .....	\$11,835 00
29. Interest due and accrued on (28) .....	195 55
	<hr/>
	12,030 55

## CASH.

30. On hand .....	\$37,939 99
31. In banks .....	131,788 26
	<hr/>
Total assets .....	\$1,846,040 23

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1919: On deposits, 4%; on debentures, 4.90%.

Average rate of interest per annum earned by the Corporation during 1918:  
(a) On mortgages of realty, 7.68%; (b) on other securities, 6.61%.

Show by Provinces the amount of the mortgages owned by the Corporation: Ontario, \$214,915.51; Manitoba, \$235,134.85; Saskatchewan, \$99,670.38.

Show by Countries other than Canada the amount of mortgages owned by the Corporation:

Loans transferred to real estate account during 1918: \$7,467.00.

Amount of loans to directors at 31st December, 1918: \$13,812.18.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):  
For 1918: Scully and Scully, Kitchener.  
For 1919: Scully and Scully, Kitchener.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, July 2nd, 6%.

## DIRECTORS AT 31ST DECEMBER, 1918:

Thos. Hilliard, Waterloo.	Dr. W. L. Hilliard, Waterloo,
Edward F. Seagram, Waterloo.	P. H. Sims, Toronto.
S. B. Bricker, Waterloo.	Geo. D. Forbes, Hespeler.
F. S. Kumpf, Waterloo.	Thos. Trow, Stratford.
Fred. Halstead, Waterloo.	H. J. Sims, Kitchener.

A. J. Kimmel, Cobourg.

## SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Loan and Trust Corporations Act.

Description.	Total amount issued and subsisting at 31st Dec., 1918.			Total amount of actual pay- ments thereon.	Total amount unpaid and constituting an asset of the Corpora- tion.
	Par value of shares.	No. of shares.	—		
			\$   c.	\$   c.	\$   c.
Fully called stock..	5,283	100	528,300 00	477,775 00	50,525 00
Partly called stock.	112	100	11,200 00	4,027 43	7,172 57
Totals.....	5,395	100	539,500 00	481,802 43	57,697 57

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## II. LOAN COMPANIES.

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**B. COMPANIES HAVING TERMINATING AS WELL AS PERMANENT STOCK OR HAVING TERMINATING STOCK ONLY.**

(SEE 4 EDW. VII. (1904) CHAPTER 17, SECTION (6))

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**DETAILED REPORTS OF THE SEVERAL COMPANIES.**

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## THE HOME BUILDING AND SAVINGS ASSOCIATION OF OTTAWA

Head Office, Ottawa, Ontario.

*President*—E. B. Butterworth.*Vice-President*—John T. Hammill.*Manager*—A. H. Fitzsimmons.

## BALANCE SHEET AS AT 31st DECEMBER, 1918.

## LIABILITIES

## To THE SHAREHOLDERS.

1. Instalment permanent stock payable by fixed periodical payment .....	\$96,497 20
2. Unappropriated profits on (1) .....	22,147 65
3. Contingent fund in respect of (1) .....	4,650 00
4. Instalments due .....	1,512 40
	<hr/>
	\$124,807 25

## LIABILITIES TO THE PUBLIC.

5. Other moneys borrowed on security from other sources .....	\$40,000 00
6. Interest due and accrued on (5) .....	633 97
7. Other liabilities to the public, viz.: Mortgage account .....	6,026 94
	<hr/>
Total liabilities .....	\$46,660 91
	<hr/>
	\$171,468 16

## ASSETS

8. Freehold land (including buildings) .....	\$45,766 94
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## DEBTS SECURED BY CHARGES ON LAND.

9. First mortgages .....	\$104,078 15
10. Interest due and accrued on (7) .....	4,246 69
	<hr/>
	108,324 84

## LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

11. Principal .....	\$2,425 00
12. Interest due and accrued on (9) .....	2 11
	<hr/>
	2,427 11

## CASH.

13. In banks .....	13,436 87
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## ASSETS NOT HEREINBEFORE MENTIONED.

14. Arrears account (dues) .....	1,512 40
Total assets .....	<hr/>
	\$171,468 16

## MISCELLANEOUS.

Average rate of interest per annum earned by the Corporation during 1918:

(a) On mortgages of realty 7.4%; (b) on other securities, 7.6%.

Show by Provinces the amount of the mortgages owned by the Corporation: Ontario, \$107,329.60.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):  
 For 1918: T. E. Clendinnen, Walter M. Ross, both of Ottawa.  
 For 1919: T. E. Clendinnen, Walter M. Ross, both of Ottawa.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? Nil.

DIRECTORS AT 31ST DECEMBER, 1918:

E. B. Butterworth, Ottawa.	D. M. Finnie, Ottawa.
John T. Hammill, Ottawa.	Jno. C. Scott, Ottawa.
F. H. Chrysler, Ottawa.	R. A. Sproule, Ottawa.
	Geo. L. Snelling, Ottawa.

SCHEDULE B.

Terminating or Withdrawable Stock.

Shares of Terminating or Withdrawable Stock.	Instalment.	
	No.	Amount.
Number and amount in force at 31st December, 1917 .....	1,596	\$ 319,200
"      " issued during 1918.....	192	38,400
Gross total in force at any time during 1918 .....	1,788	357,600
Deduct as follows:		
Withdrawn and paid off during 1917 .....	120	\$ 24,000
Retired by Corporation during 1918 .....	114	22,800
Total deductions .....	234	46,800
Net total remaining in force 31st December, 1918 .....	1,554	\$ 310,800

Summary of Terminating or Withdrawable stock in force at 31st December, 1918, 1,554 shares of instalment stock (payable by fixed periodical payments) at \$1.20 per share of \$200, on which shareholders have paid in .....

\$96,497 20

## THE NIAGARA FALLS BUILDING, SAVINGS AND LOAN ASSOCIATION

Head Office, Niagara Falls, Ontario.

*President*—Robert P. Slater.*Second Vice-President*—Wallace W.*Vice-President*—Richard F. Carter.

Robertson.

*Secretary-Treasurer*—Belle M. Benson.

## BALANCE SHEET AS AT 31st DECEMBER, 1918

## LIABILITIES

## TO THE SHAREHOLDERS.

1. Instalment permanent stock payable by fixed periodical payments .....	\$161,700 21
2. Dividends declared on (1), but not paid .....	35,027 34
3. Reserve fund in respect of (1) .....	19,089 90
4. Contingent fund in respect of (1) .....	2,527 19
	<hr/>
	\$218,344 64

## LIABILITIES TO THE PUBLIC.

5. Other liabilities to the public, viz.: Paid up stock ....	\$172,640 00
6. Liability for loans in process of completion .....	7,930 00
	<hr/>
Total liabilities .....	\$398,914 64

## ASSETS

## REAL ESTATE.

## DEBTS SECURED BY CHARGES ON LAND.

7. First mortgages .....	\$398,060 00
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## CASH.

8. On hand .....	54 64
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## ASSETS NOT HEREINBEFORE MENTIONED.

9. Office furniture .....	800 00
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Total assets .....	\$398,914 64
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## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: Instalment stock, 8%; paid up shares, 6%.

Average rate of interest per annum earned by the Corporation during 1918:  
On mortgages of realty, 8%.

Show by provinces the amount of the mortgages owned by the Corporation: Ontario, \$398,060.00.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):  
For 1918: Thomas D. Robertson, Wm. T. McMurray, both of Niagara Falls, Ont.

For 1919: Same as 1918.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? April 1st, 1918, 6 months; October 1st, 6 months; December 31st, 1918, 3 months; 6% paid up shares; 8% instalment shares.

## DIRECTORS AT 31ST DECEMBER, 1918:

R. P. Slater, Niagara Falls, Ont.	J. L. Harriman, Niagara Falls, Ont.
Richard F. Carter, Niagara Falls, Ont.	J. H. McGarry, M.D., Niagara Falls, Ont.
W. W. Robertson, Niagara Falls, Ont.	F. W. Swannell, Niagara Falls, Ont.
James Harriman, Niagara Falls, Ont.	Belle M. Benson, Niagara Falls, Ont.
John Muir, Niagara Falls, Ont.	J. G. Cadham, Niagara Falls South, Ont.

## Terminating or Withdrawable Stock.

Subscribed Shares of Terminating or Withdrawable Stock.	Prepaid.		Instalment.		Total.
	No.	Amount.	No.	Amount.	
Number and amount in force at 31st Dec., 1917	996	\$ 129,480 00	4,960	\$ 132,666 30	\$ 262,146 30
Number and amount issued during 1918.....	533	69,290 00	2,002	68,612 41	137,902 41
Gross total in force at any time in 1918. ....	1529	198,770 00	6,962	201,278 71	400,048 71
Deduct as follows:					
Withdrawn and paid off during 1918.....	201	26,130 00	677	39,578 50	65,708 50
Net total remaining in force at 31st Dec., 1918	1328	172,640 00	6,285	161,700 21	334,340 21

## Summary of Terminating or Withdrawable Stock in force at 31st December, 1918:

1,328 shares prepaid stock at \$130.00 per share, \$172,640.00, on which 180 shareholders have paid in .....	\$172,640 00
6,285 shares instalment stock at \$130.00 per share, \$817,050.00, on which 610 shareholders have paid in .....	161,700 21
<b>Total</b> .....	<b>\$334,340 21</b>

## Total amount distributed or credited into terminating or withdrawable stock in 1918:

(2) As dividends out of profits: On prepaid stock, \$7,899.06, rate 6%; on instalment stock, \$10,685.22, per cent., 8%.

## THE OWEN SOUND LOAN AND SAVINGS COMPANY

Head Office, Owen Sound, Ontario.

President—W. A. Bishop.

Vice-President—J. M. Kilbourn.

Manager and Secretary—C. A. Fleming.

## BALANCE SHEET AS AT 31st DECEMBER, 1918

## LIABILITIES

## TO THE SHAREHOLDERS.

1. Ordinary joint stock capital; total paid thereon .....	\$123,377 44
2. Contingent fund in respect of (1) .....	6,416 15
3. Instalment terminating stock payable by fixed periodical payment on which has been paid .....	6,729 00
4. Dividends declared in (3), but not paid .....	1,754 01

\$138,276 60

## LIABILITIES TO THE PUBLIC.

5. Debentures payable in Canada maturing in 1919 .....	\$4,512 62
6. Debentures payable in Canada maturing in subsequent years .....	18,096 83
7. Interest due and accrued on (5), (6) .....	359 58
8. Deposits:	
Payable on demand .....	380 00
Payable on 30 days' notice .....	54,454 92
9. Interest on deposits, due and accrued (8) .....	114 85
10. Moneys borrowed without security from chartered banks, overdraft .....	1,486 95
11. Other liabilities to the public, viz.: War Tax .....	45 80

\$79,451 55

Total liabilities .....

\$217,728 15

## ASSETS

## REAL ESTATE.

12. Office premises .....	\$16,422 53
13. Freehold land (including buildings) other than the foregoing .....	3,811 93

\$20,234 46

## DEBTS SECURED BY CHARGES ON LAND.

14. First mortgages .....	\$153,353 59
15. Second and subsequent mortgages, agreements for sale or purchase .....	723 37
16. Interest due and accrued on (14) and (15) .....	8,993 08

163,070 04

## STOCKS, BONDS AND DEBENTURES.

17. Dominion of Canada .....	\$15,500 00
18. Interest due and accrued on (17) .....	71 00

15,571 00

19. School district situated in Canada .....	\$1,440 00
20. Interest due and accrued on (19) .....	93 60

1,533 60

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

21. Principal .....	\$9,385 50
22. Interest due and accrued on (21) .....	83 55
	9,469 05

## LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

23. Principal .....	\$5,432 01
24. Interest due and accrued on (23) .....	323 61
	5,755 62

## CASH.

25. On hand .....	719 43
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## ASSETS NOT HEREINBEFORE MENTIONED.

26. (a) Office furniture, books, stationery, fuel, etc. .....	\$1,011 60
(b) Rents accrued .....	363 35
	1,374 95
Total assets .....	\$217,728 15

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On deposits, 4%; on debentures, 5%.

Average rate of interest per annum earned by the Corporation during 1918:  
(a) On mortgages of realty, 7%; (b) on other securities, 6%.

Show by provinces the amount of the mortgages owned by the Corporation: All in Ontario.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):  
For 1918: J. C. Kennedy, A. F. Armstrong.  
For 1919: J. C. Kennedy, A. F. Armstrong.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? June 30th, and December 31st, at 6% per annum.

## DIRECTORS AT 31ST DECEMBER, 1918:

W. A. Bishop, Owen Sound.	N. P. Horton, Owen Sound.
J. M. Kilbourn, Owen Sound.	Chas Julyan, Owen Sound.
• C. A. Fleming, Owen Sound.	Judge Widdifield, Owen Sound.
W. G. McLaughlan, Owen Sound.	E. J. Harrison, Owen Sound.
M. Forhan, Owen Sound.	G. E. Sharpe, Owen Sound.

## SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	No. of shares.	Par value.	Total amount held.	Paid thereon.	Total amount unpaid.
2. Partly called .....	1,465	\$ 100	\$ 146,500	\$ 123,377 44	\$ 23,122 56

## SCHEDULE B.

## Terminating or withdrawable Stock.

		Instalment.	
	No.	Amount.	
		\$	c.
Subscribed Shares of Terminating or Withdrawable Stock.			
Number and amount in force at 31st December, 1917.....	170	17,000	00
Number and amount issued during 1918.....			.....
Gross total in force at any time in 1918.....	170	17,000	00
Deduct as follows:			
Withdrawn and paid off during 1918.....	20	2000	20
Net total remaining in force 31st December, 1918.....	150	15,000	00

Summary of Terminating or Withdrawable Stock in force at 31st December, 1918.

150 Shares Instalment Stock at \$100 per share, \$15,000, on which 27 shareholders have paid in \$6,729.00.

Total amount distributed or credited to Terminating or Withdrawable Stock in 1918 as dividends out of profits, \$453.99.

Rate or rates per cent. of such dividends, 6% per annum.

**THE PETERBOROUGH WORKINGMEN'S BUILDING AND  
SAVINGS SOCIETY**

Head Office, Peterborough, Ontario.

*President*—T. B. McGrath.

*Vice-President*—James Lynch.

*Secretary*—John Corkery.

*Treasurer*—James Murty.

**BALANCE SHEET AS AT 31st DECEMBER, 1918**

**LIABILITIES**

TO THE SHAREHOLDERS.

1. Instalment permanent stock payable by fixed periodical payment, on which has been paid .....	\$63,626 88
2. Dividends declared on (1), but not paid .....	16,563 47
	<hr style="border: 0; border-top: 1px solid black; margin: 0; margin-top: 5px;"/>
	\$80,190 35

LIABILITIES TO THE PUBLIC.

3. Moneys borrowed without security from chartered banks .....	1,258 90
Total liabilities .....	<hr style="border: 0; border-top: 1px solid black; margin: 0; margin-top: 5px;"/>
	\$81,449 25

**ASSETS.**

DEBTS SECURED BY CHARGES ON LAND.

4. First mortgages .....	\$43,321 88
5. Interest due and accrued on (4) .....	861 93
	<hr style="border: 0; border-top: 1px solid black; margin: 0; margin-top: 5px;"/>
	\$44,183 81

STOCKS, BONDS AND DEBENTURES.

6. Dominion of Canada .....	\$25,000 00
7. Interest due and accrued on (6) .....	137 52
	<hr style="border: 0; border-top: 1px solid black; margin: 0; margin-top: 5px;"/>
	25,137 52

LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

8. Principal .....	\$11,769 00
9. Interest due and accrued on (8) .....	358 92
	<hr style="border: 0; border-top: 1px solid black; margin: 0; margin-top: 5px;"/>
	12,127 92

Total assets .....	<hr style="border: 0; border-top: 1px solid black; margin: 0; margin-top: 5px;"/>
	\$81,449 25

MISCELLANEOUS.

Average rate of interest per annum earned by the Corporation during 1918:

(a) On mortgages of realty, 6% and 6½%; (b) on other securities, 6%.

Show by provinces the amount of the mortgages owned by the Corporation: All in Ontario.

Amount of loans to directors at 31st December, 1918, \$7,510.00.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):

For 1918: James Drain, Peterborough.

For 1919: James Drain, Peterborough.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? No dividend days.

## DIRECTORS AT 31ST DECEMBER, 1918:

T. B. McGrath, Peterborough.  
 James Lynch, Peterborough.  
 R. Sheehy, Peterborough.  
 John R. Corkery, Peterborough.

James Murty, Peterborough.

E. A. Peck, Peterborough.  
 James Garrow, Peterborough.  
 Frank Fairen, Peterborough.  
 Geo. Ball, Peterborough.

## Terminating or Withdrawable Stock.

Shares of Terminating or Withdrawable Stock.	No.	Amount.
Number and amount in force at 31st December, 1917.....	980	\$ 56,526 68
Number and amount issued during 1918.....	108	12,063 70
Gross total in force at any time in 1918.....	1,088	68,590 38
	No. of shares	Amount.
Deduct as follows:		
Withdrawn and paid off during 1918.....	49	\$ 1,971 00
Retired by Corporation during 1918 .....	22	2,992 50
Total deductions.....	71	4,963 50
Net total remaining in force 31st December, 1918.....	1,017	63,626 88

## Summary of Terminating or Withdrawable Stock in force at 31st December, 1918:

1,017 Shares Instalment stock (payable by fixed periodical payments) at \$200 per share, on which Shareholders have paid in \$63,626.88.

Total amount distributed or credited in:

(1) As interest, \$173.85.

Rate of such interest per cent. per annum, 4%.

(2) As dividends out of profits, \$1,235.90.

Rate per cent. of such dividends, .070377.

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### III. LOANING LAND COMPANIES.

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DETAILED REPORTS OF THE SEVERAL COMPANIES.

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## THE CANADIAN NORTHERN PRAIRIE LANDS COMPANY, LIMITED.

Head Office, Toronto, Ontario.

President—D. B. Hanna.

Vice-President—A. J. Mitchell.

Secretary—J. A. Callander.

## BALANCE SHEET AS AT 31st DECEMBER, 1918

## LIABILITIES

## TO THE SHAREHOLDERS.

1. Ordinary joint stock capital, total paid thereon .....	\$1,500,000 00
2. Unappropriated profits in respect of (1) .....	487,697 78
3. Reserve fund in respect of (1) .....	1,500,000 00
4. Contingent fund in respect of (1) .....	68,581 58
	<hr/>
	\$3,556,279 36

## LIABILITIES TO THE PUBLIC.

5. Other liabilities to the public, viz.:	
(a) Commissions due and deferred on land sales.	\$41,857 68
(b) Miscellaneous accounts .....	38,923 27
	<hr/>
	80,780 95
6. Liabilities under contracts entered into by the Corporation for the purchase of mortgages, bonds, stocks or other securities (not extended), \$21,240.00, Jan. 6, 1919, being final payment on \$580,000.00 Victory Loan Bonds.	
Total liabilities .....	<hr/> <hr/> \$3,637,060 31

## ASSETS

## REAL ESTATE.

7. Freehold land (including buildings) .....	\$168,358 05
--	--------------

## DEBTS SECURED BY CHARGES ON LAND.

8. First mortgages .....	\$102,787 41
9. Second and subsequent mortgages, agreements for sale or purchase .....	482,937 81
10. Interest due and accrued on (8) and (9) .....	199,165 24
	<hr/>
	784,890 46

## STOCKS, BONDS AND DEBENTURES.

11. Dominion of Canada .....	\$789,755 55
12. Provinces of Canada .....	65,871 30
13. Other government, authorized as trustee investments ..	97,404 45
14. Interest due and accrued on (11) to (13) .....	9,598 11
15. Stocks and bonds of public utility companies situated in Canada .....	92,587 10
16. Interest due and accrued on (15) .....	2,776 71
	<hr/>
	\$1,057,993 22
Less reserve for depreciation of securities .....	3,880 56
	<hr/>
	1,054,112 66

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

17. Principal .....		} 1,470,492 85
18. Interest due and accrued on (17) .....		

## CASH.

19. In banks .....	\$44,608 94
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## ASSETS NOT HEREINBEFORE MENTIONED.

20. (a) Equipment securities .....	\$29,496 20
(b) Mortgage on Str. Dalhousie City .....	70,500 00
(c) Interest due and accrued on above .....	14,559 17
(d) Accrued interest on bank balances .....	41 98
	<hr/>
	114,597 35
Total assets .....	\$3,637,060 31

## MISCELLANEOUS.

Show by provinces the amount of the mortgages owned by the Corporation: Manitoba, \$26,802.84; Saskatchewan, \$53,206.79; Alberta, \$3,724.64; Ontario, \$89,553.14.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1918: No. 1; amount, \$1,401.49.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):

For 1918: C. D. Cowie and H. G. Foreman, Toronto.

For 1919: To be appointed.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? April 1st and October 1st, 4% each.

## DIRECTORS AT 31ST DECEMBER, 1918:

D. B. Hanna, Toronto.	Norman Scott Russell, London, England.
A. J. Mitchell, Toronto.	T. Blundell Brown, London, England.
Lt.-Col. Noel Marshall, Toronto.	L. W. Mitchell, Toronto.
R. G. O. Thomson, Toronto.	

## SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or by Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount.	Total amount paid thereon.	Total remaining unpaid on calls.
1. Fully called.....	300,000	\$ 5	\$ 1,500,000	\$ 1,500,000	\$ Fully Paid.

## THE PROVIDENT INVESTMENT COMPANY

Head Office, Toronto, Ontario.

*President*—H. C. Cox.  
*Vice-President*—A. H. Cox.

*Managing Director*—A. H. Cox.  
*Secretary*—P. Cade Browne.

## BALANCE SHEET AS AT 31st DECEMBER, 1918

## LIABILITIES

## TO THE SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	\$500,000 00
2. Unappropriated profits in respect of (1) .....	33,461 47
3. Reserve fund in respect of (1) .....	375,000 00
	<u>\$908,461 47</u>

## LIABILITIES TO THE PUBLIC.

4. Money borrowed on security from chartered banks ..	\$500,000 00
5. Interest due and accrued on (4) .....	7,479 45
6. Other moneys borrowed on security from other sources ..	629,681 12
7. Interest due and accrued on (6) .....	64 04
8. Other liabilities to the public, viz.:	
(a) Rent collections in trust .....	475 50
(b) Int. on mortgages payable .....	5,394 85
9. Mortgages payable on real estate vested in the company .....	217,901 00
	<u>\$1,360,995 96</u>
Total liabilities .....	<u>\$2,269,457 43</u>

## ASSETS

## REAL ESTATE.

10. Freehold land (including buildings) .....	\$695,225 72
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## DEBTS SECURED BY CHARGES ON LAND.

11. First mortgages .....	\$9,850 00
12. Second and subsequent mortgages, agreements for sale or purchase .....	20,048 88
13. Interest due and accrued on (11), (12) .....	689 18
	<u>30,588 06</u>

## STOCKS, BONDS AND DEBENTURES.

14. Stocks and bonds of public utility companies situated in Canada .....	\$7,901 00
15. Stocks and bonds of public utility companies situated outside of Canada, int. ....	108 33
16. Stocks and bonds of loan, trust and insurance companies .....	1,030,600 00
17. Interest due and accrued on (14), (15), (16) .....	12,921 25
	<u>1,051,530 58</u>
18. Other stocks and bonds .....	\$372,071 71
19. Interest due and accrued on (18) .....	1,576 40
	<u>373,648 11</u>

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

20. Principals .....	\$108,907 89
21. Interest due and accrued on (20) .....	94 74
	<u>109,002 63</u>

## CASH.

22. In bank and loan company .....	\$9,462 33
Total assets .....	<u>\$2,269,457 43</u>

## MISCELLANEOUS.

Average rate of interest per annum earned by the Corporation during 1918:  
 (a) On mortgages of realty, 6.09%; (b) on other securities, 5%.

Show by provinces the amount of the mortgages owned by the Corporation: All in Ontario, principal only, \$29,898.88.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):  
 For 1918: A. B. Fisher and R. T. Thompson.  
 For 1919: A. B. Fisher and R. T. Thompson.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? None.

## DIRECTORS AT 31ST DECEMBER, 1918:

H. C. Cox, Toronto.	G. A. Morrow, Toronto.
A. H. Cox, Toronto.	F. W. Cox, Toronto.
	F. T. Stanford, Toronto.

## SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
Fully called .....	5,000	\$ 100	\$ 500,000	\$ 500,000	.....

## THE TORONTO SAVINGS AND LOAN COMPANY

Head Office, Peterborough, Ontario.

*President*—H. C. Cox.*Vice-Presidents*—W. G. Morrow and  
Richard Hall.*Secretary*—H. W. Morphet.*Manager*—W. G. Morrow.

## BALANCE SHEET AS AT 31st DECEMBER, 1918

## LIABILITIES

## TO THE SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	\$1,000,000 00
2. Dividends declared in respect of (1), but not yet paid .....	25,000 00
3. Reserve fund in respect of (1) .....	1,100,000 00
4. Contingent fund in respect of (1) .....	34,604 12
	<hr/>
	\$2,159,604 12

## LIABILITIES TO THE PUBLIC.

5. Debentures payable in Canada maturing in 1919 .....	\$112,175 00
6. Debentures payable in Canada maturing in subsequent years .....	413,640 00
7. Interest due and accrued on (5), (6) .....	9,307 93
8. Debentures payable elsewhere than in Canada maturing in 1919 .....	389,187 34
9. Debentures payable elsewhere than in Canada maturing in subsequent years .....	430,279 00
10. Interest due and accrued on (8), (9) .....	5,771 90
11. Deposits, payable on 30 days' notice .....	547,000 77
12. Interest on deposits, due and accrued .....	5,311 72
Other liabilities to the public, viz.: 13. Sundry accounts due by company .....	1,910 54
	<hr/>
Total liabilities .....	1,914,584 20
	<hr/>
	\$4,074,188 32

## ASSETS

## REAL ESTATE.

14. Freehold land (including buildings) .....	1,186,424 99
15. Leasehold land (including buildings) .....	40,000 00
	<hr/>
	\$1,226,424 99

## DEBTS SECURED BY CHARGES ON LAND.

16. First mortgages .....	\$183,195 00
17. Second and subsequent mortgages, agreements for sale or purchase .....	7,960 50
18. Interest due and accrued on (16) and (17) .....	51,205 65
	<hr/>
	242,361 15

## STOCKS, BONDS AND DEBENTURES.

19. Dominion of Canada .....	32,500 00
20. Stocks and bonds of loan, trust and insurance companies .....	\$1,843,962 81
21. Interest due and accrued on (20) .....	4,060 00

1,848,022 81

22. Other stocks and bonds .....	\$607,600 00
23. Interest due and accrued on (22) .....	20,839 60
	<u>628,439 60</u>

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

24. Principal .....	18,130 15
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## CASH.

25. On hand .....	\$3,433 39
26. In banks .....	71,897 32
	<u>75,330 71</u>

## UNSECURED DEBTS.

27. Sundry accounts due to company .....	2,978 91
Total assets .....	<u>\$4,074,188 32</u>

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On deposits, 3½%; on debentures, Currency, 4.65%; on debentures, Sterling, 4.98%.

Average rate of interest per annum earned by the Corporation during 1918:  
(a) On mortgages of realty, 6%; (b) on other securities, fluctuates.

Show by provinces the amount of the mortgages owned by the Corporation: Ontario, \$191,155.50.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):  
For 1918: J. A. Hall, and F. J. A. Hall.  
For 1919: James A. Hall, and F. J. A. Hall.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively. 1st January, April, July, and October, 2½%; 10% for the year.

## DIRECTORS AT 31ST DECEMBER, 1918:

H. C. Cox, Toronto.	E. R. Wood, Toronto.
W. G. Morrow, Peterborough.	D. W. Dumble, K.C., Peterborough.
Richard Hall, Peterborough.	E. T. Malone, K.C., Toronto.

## SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or by Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid thereon.
Fully called.....	10,000	\$ 100	\$ 1,000,000	\$ 1,000,000	\$ .....

## THE WALKERVILLE LAND AND BUILDING COMPANY, LIMITED

Head Office, Walkerville, Ontario.

*President*—J. Harrington Walker.  
*Secretary*—R. L. Daniels.*Vice-Presidents*—Hiram H. Walker, and  
Harrington E. Walker.

## BALANCE SHEET AS AT 31st DECEMBER, 1918

## LIABILITIES

## TO THE SHAREHOLDERS

1. Ordinary joint stock capital called; total paid thereon	\$500,000 00
2. Unappropriated profits in respect of (1) .....	363,635 92
	<hr/>
	\$863,635 92

## LIABILITIES TO THE PUBLIC.

3. Debentures payable in Canada maturing in subsequent years .....	\$526,000 00
4. Other liabilities to the public, viz.:	
(a) Accounts payable .....	17,340. 27
	<hr/>
Total liabilities .....	<hr/> \$1,406,976 19

## ASSETS

## REAL ESTATE.

5. Freehold land (including buildings) .....	\$1,143,156 20
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## DEBTS SECURED BY CHARGES ON LAND.

6. First mortgages .....	\$35,450 00
7. Second and subsequent mortgages, agreements for sale or purchase .....	111,773 11
8. Interest due and accrued on (6), (7) .....	2,668 47
	<hr/>
	149,891 58

## STOCKS, BONDS AND DEBENTURES.

9. Dominion of Canada .....	\$42,674 20
10. Interest due and accrued on (9) .....	235 31
	<hr/>
	42,909 51

## CASH.

11. On hand .....	\$885 84
12. In banks .....	40,242 41
	<hr/>
	41,128 25

## ASSETS NOT HEREINBEFORE MENTIONED.

13. (a) Office furniture and inventories .....	\$1,939 05
(b) Deferred charges .....	3,112 30
(c) Accounts receivable .....	24,839 30
	<hr/>
Total assets .....	<hr/> \$1,406,976 19

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On debentures,  $4\frac{1}{2}\%$ .

Average rate of interest per annum earned by the Corporation during 1918:  
(a) On mortgages of realty, 6%; (b) on other securities,  $5\frac{1}{2}\%$ .

Show by provinces the amount of the mortgages owned by the Corporation: In Ontario, \$35,450.00.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):  
For 1918: G. G. Benfield and Isabelle Graham.

For 1919: Percy Edwards and Isabelle Graham.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? No dividend paid.

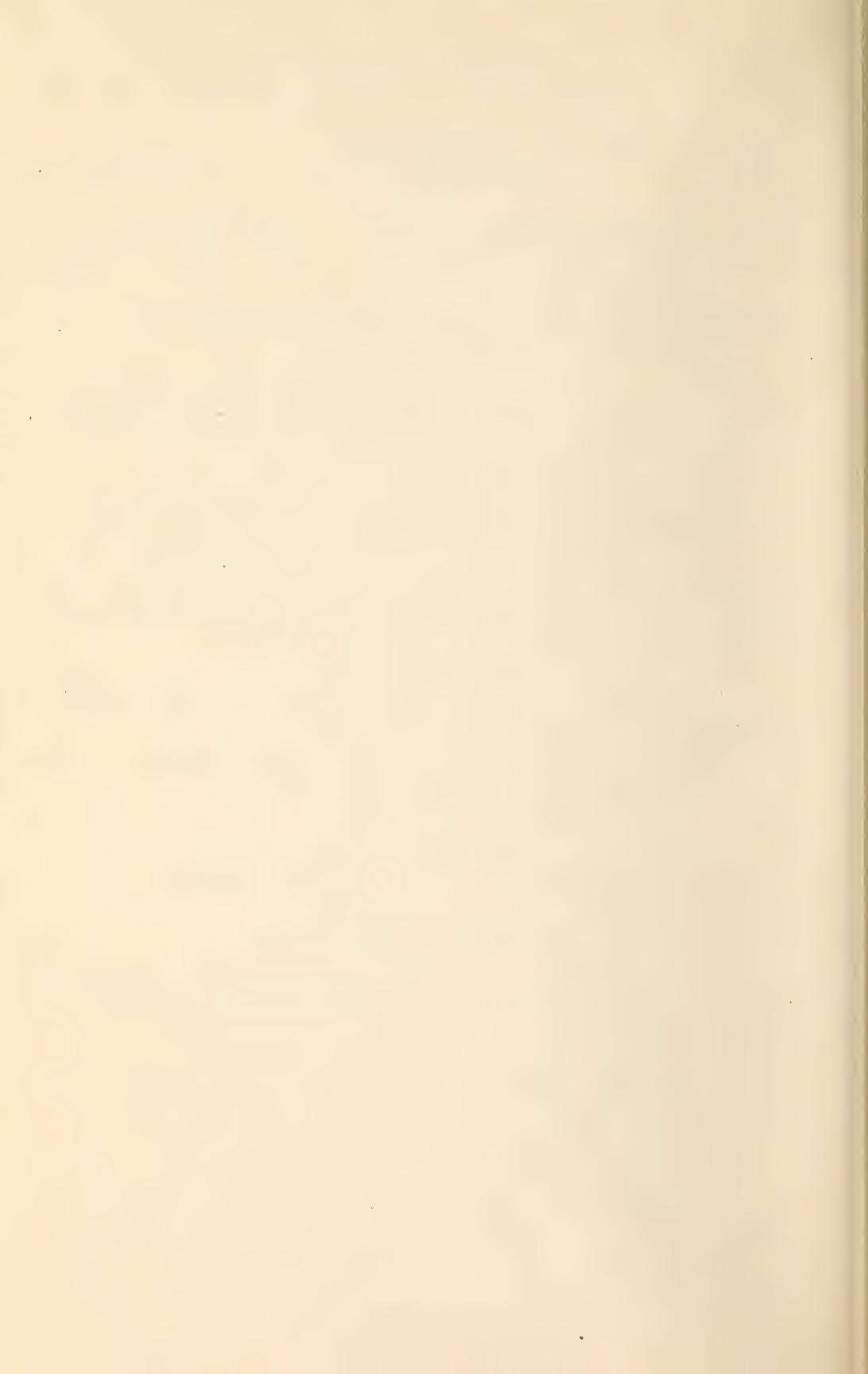
## DIRECTORS AT 31ST DECEMBER, 1918:

J. Harrington Walker, Walkerville.	Harrington E. Walker, Walkerville.
Hiram H. Walker, Walkerville.	J. A. McDougall, Walkerville.
	Ralph Stone, Detroit, Mich.

## SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held	Total amount paid thereon.
50 per cent. called .....	10,000	\$ 100	\$ 1,000,000	\$ 500,000



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## IV. TRUST COMPANIES.

DETAILED REPORTS OF THE SEVERAL COMPANIES.

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## THE BRANTFORD TRUST COMPANY, LIMITED

*President*—Christopher Cook, Brantford. *Vice-President*—Charles B. Heyd, Brantford.  
*Manager-Secretary*—W. G. Helliker, Brantford.

### BALANCE SHEET AS AT 31st DECEMBER, 1918

#### LIABILITIES

##### TO THE SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	\$300,000 00
2. Dividends declared in respect of (1), but not yet paid .....	9,000 00
3. Unappropriated profits in respect of (1) .....	615 61
4. Reserve fund in respect of (1) .....	20,000 00
	\$329,615 61
Total actual liabilities .....	\$329,615 61

#### TRUST FUNDS NOT GUARANTEED BY THE CORPORATION, BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

5. Trust funds invested .....	\$263,838 63
6. Principal .....	2,475 65
7. Trust funds uninvested bearing interest on deposit in banks .....	8,856 63
8. Amount at which unrealized assets are carried on the books of the Corporation .....	370,823 09
	\$645,994 00
Total trust liabilities .....	\$645,994 00

#### SUMMARY.

Actual liabilities .....	\$329,615 61
Trust funds guaranteed .....	(Nil)
Trust funds not guaranteed .....	645,994 00
	\$975,609 61

#### ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER

##### REAL ESTATE.

##### DEBTS SECURED BY CHARGES ON LAND.

9. First mortgages .....	\$238,141 66
10. Interest due and accrued on (9) .....	6,994 00
	\$245,135 66

##### STOCKS, BONDS AND DEBENTURES.

11. Dominion of Canada .....	\$19,736 28
12. Municipalities situated in Canada .....	27,178 72
13. Rural telephone companies guaranteed by Provinces of Canada .....	11,762 90
14. Interest due and accrued on (11), (12), (13) .....	1,224 39
	59,902 29
15. School districts situated in Canada .....	\$4,029 78
16. Interest due and accrued on (15) .....	217 25
	4,247 03
17. Other stocks and bonds .....	500 00
18. Interest due and accrued on (17) .....	12 50
	512 50

## CASH.

19. In banks .....	\$19,818 13
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Total assets owned beneficially by the Corporation .....	\$329,615 61
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## TRUST FUNDS NOT GUARANTEED BY THE CORPORATION BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

## 20. Mortgage securities:

(1) Principal .....	\$53,143 83
(2) Interest due and accrued .....	1,132 05
	54,275 88

## 21. Other securities:

(1) Principal .....	\$210,694 80
(2) Interest due and accrued .....	1,343 60

22. Uninvested trust funds (on deposit in banks) .....	8,856 63
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23. Inventory value of unrealized assets .....	370,823 09
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	591,718 12
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Total trust funds not guaranteed by the Corporation, but for which the Corporation is accountable .....	\$645,994 00
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## SUMMARY.

Assets owned beneficially by the Corporation .....	\$329,615 61
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(Nil)
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Trust funds guaranteed by the Corporation .....	
Trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....	645,994 00

Grand total of assets .....	\$975,609 61
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## MISCELLANEOUS.

Average rate of interest per annum earned by the Corporation during 1918:

(a) On mortgages of realty; (b) on other securities.

(1) Owned beneficially by the Corporation (a) 6.72%; (b) 6.19%.

Show by Provinces the amount of the mortgages owned beneficially by the Corporation: Ontario, \$238,141.66.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):

For 1918: F. W. Frank and C. J. Parker, C.A., Brantford.

For 1919: F. W. Frank and C. J. Parker, C.A., Brantford.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, 1918, 3%; July 2nd, 1918, 3%.

## DIRECTORS AT 31ST DECEMBER, 1918:

Christopher Cook, Brantford.

A. K. Bunnell, F.C.A., Brantford.

Charles B. Heyd, Brantford.

Franklin Grobb, Brantford.

A. J. Wilkes, K.C., Brantford.

George Wedlake, Brantford.

## SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
Fully called.....	3,000	\$ 100	\$ 300,000	\$ 300,000	.....

## BRITISH EMPIRE TRUST COMPANY, LIMITED

Head Office, London, England.

*Chairman*—Robert Montgomery Payne,      *Assistant Manager*—Robert Walter  
 Brentwood, Essex, Eng.      Bartlett, London, Eng.  
*Manager*—John Davidson, Russell Hill,      *Secretary*—Horace Bower Clark, Lon-  
 Purley, Eng.      don, Eng.  
*Chief Agent and Attorney for Ontario*—Charles Annesley, Toronto, Ontario.

## BALANCE SHEET AS AT 31st DECEMBER, 1918

## LIABILITIES

TO THE SHAREHOLDERS.

1. Five per cent. cumulative perpetual preference shares, total paid thereon .....	\$1,216,666 66
2. Preferred ordinary shares, total paid thereon .....	1,946,666 66
3. Ordinary joint stock capital, total paid thereon .....	486,666 67
4. Unappropriated profits in respect of (1), (2), (3) .....	214,067 15
	<hr/> \$3,864,067 14

## LIABILITIES TO THE PUBLIC.

5. Money borrowed on security from chartered banks ..	\$184,933 33
6. Other liabilities to the public, viz.:	
(a) Due to Associated Companies .....	1,165,066 84
(b) Sundry creditors .....	412,380 87
7. Unclaimed dividends .....	2 90
	<hr/> 1,762,383 94
Total actual liabilities .....	<hr/> \$5,626,451 08

## ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER

## A.—REAL ESTATE.

## DEBTS SECURED BY CHARGES ON LAND.

8. First mortgages .....	\$50,032 09
9. Interest due and accrued on (8) .....	470 12
	<hr/> \$50,502 21

## STOCKS, BONDS AND DEBENTURES.

10. United Kingdom of Great Britain and Ireland, including accrued interest .....	\$521,348 95
11. Other governments, authorized as trustee investments, including accrued interest .....	23,244 58
12. Stocks and bonds of public utility companies situated in Canada, including accrued interest .....	1,219,352 07
13. Stocks and bonds of public utility companies situated outside of Canada, including accrued interest .....	330,923 74
14. Stocks of chartered banks, including accrued interest ..	23,080 00
15. Other stocks and bonds, including accrued interest ..	1,550,492 09
	<hr/> \$3,668,441 43
Less reserve for depreciation .....	306,894 50
	<hr/> 3,361,546 93

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

16. Principal .....	\$1,857,089 88
17. Interest due and accrued on (16) .....	282 85
	<hr/> 1,857,372 73

## CASH.

18. On hand .....	\$206 77
19. In banks .....	123,274 44
20. Balances otherwise held payable on demand .....	135,832 25
	<hr/>
21. Sundry debtors .....	259,313 46 97,715 75
Total assets owned beneficially by the Corporation .....	<u>\$5,626,451 08</u>

## MISCELLANEOUS.

Average rate of interest per annum earned by the Corporation during 1918:

(a) On mortgages of realty; (b) on other securities.

(1) Owned beneficially by the Corporation (a) 7%; (b) 4-9/10%.

(2) On trust funds guaranteed (a) Nil; (b) 3%.

Show by provinces the amount of the mortgages owned beneficially by the Corporation:  
British Columbia, \$50,000.00.

Amount of loans to directors at 31st December, 1918, \$44,657.81.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):

For 1918: Robertson, Hill & Co., C.A., London.

For 1919: The same.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? Preference dividends were paid on the 15th April and 15th October, at 5% per annum. The preferred dividend was paid on the 8th July at 5% per annum, and the deferred dividend on the 11th July, at 7% per annum.

## DIRECTORS AT 31ST DECEMBER, 1918:

Robert Montgomery Horne-Payne, Brent- wood, England.	Ernest Frederick Orby Gascoigne, Leather Head, Surrey, England.
John Davidson, Russell Hill, England.	Sir William Mackenzie, Toronto, Ont.
Tom Blundell Brown, Director, South Weald, Essex, England.	Norman Scott Russell, London, England.
Dudley Northall Laurie, London, England.	David Blythe Hanna, Toronto, Ont.

## SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of Shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remain- ing unpaid.
Cumulative perpetual pre- ferred shares .....	250,000	1	250,000	250,000	.....
Preferred ordinary shares.	400,000	1	400,000	400,000	.....
Deferred ordinary shares..	400,000	5s.	100,000	100,000	.....
Totals.....	1,050,000	.....	750,000	750,000	.....

## THE CANADA TRUST COMPANY

Head Office, London, Ontario.

President—Thomas G. Meredith, K.C., General Manager—Hume Cronyn, London.

London.

Vice-President—Dr. F. R. Eccles, London. Secretary—M. Aylsworth, London.

## BALANCE SHEET AS AT 31st DECEMBER, 1918

## LIABILITIES

## TO THE SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	\$986,900 00
2. Ordinary joint stock capital, total paid thereon .....	13,000 00
3. Ordinary joint stock capital, total paid thereon .....	100 00
	—————
	\$1,000,000 00
4. Dividends declared in respect of (1), (2), (3), but not yet paid .....	39,996 00
5. Unappropriated profits in respect of (1), (2), (3) .....	5,601 36
6. Reserve fund in respect of (1), (2), (3) .....	600,000 00
	—————
	645,597 36

## LIABILITIES TO THE PUBLIC.

7. Liability for loans in process of completion (not extended), \$94,041.00.	
Total actual liabilities .....	\$1,645,597 36

## TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

8. Principal guaranteed, including unclaimed balances .....	\$4,638,507 86
9. Interest due and accrued on (8) .....	81,255 60
Total trust funds guaranteed .....	\$4,719,763 46

## TRUST FUNDS NOT GUARANTEED BY THE CORPORATION, BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

10. Trust funds invested:	
Principal .....	\$1,666,725 00
Interest .....	125,503 04
	—————
Total trust funds guaranteed .....	\$1,792,228 04
11. Amount at which unrealized assets are carried on the books of the Corporation .....	1,752,678 35
Total trust funds not guaranteed .....	\$3,544,906 39

## SUMMARY.

Actual liabilities .....	\$1,645,597 36
Trust funds guaranteed .....	4,719,763 46
Trust funds not guaranteed .....	3,544,906 39
Grand total of liabilities .....	\$9,910,267 21

ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER  
REAL ESTATE.

12. Freehold land (including buildings) .....	\$12,984 07
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## DEBTS SECURED BY CHARGES ON LAND.

13. First mortgages .....	\$666,842 85
Less amount retained to pay prior mortgages .....	26,290 20
	\$640,552 65
14. Interest due and accrued on (13) .....	31,901 64

672,454 29

## STOCKS, BONDS AND DEBENTURES.

15. Dominion of Canada .....	\$24,975 69
16. Provinces of Canada .....	223,496 51
17. Municipalities situated in Canada .....	240,835 10
18. Rural telephone companies guaranteed by Provinces of Canada .....	106,468 53
19. Interest due and accrued on (15) to (18) .....	10,991 17

606,767 00

20. School districts situated in Canada .....	\$53,151 63
21. Interest due and accrued on (20) .....	3,839 37

56,991 00

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

22. Principal .....	\$55,296 90
23. Interest due and accrued on (22) .....	684 10

55,981 00

## LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

24. Principal .....	\$4,250 00
25. Interest due and accrued on (24) .....	55 00

4,305 00

## CASH.

26. On hand .....	\$7,956 67
27. In banks .....	228,158 33

236,115 00

Total assets owned beneficially by the Corporation ..... \$1,645,597 36

## TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

## DEBTS SECURED BY CHARGES ON LAND.

28. First mortgages .....	\$2,440,564 60
29. Agreements for sale or purchase .....	5,293 50
30. Interest due and accrued on (28), (29) .....	111,682 90

\$2,557,541 00

## STOCKS, BONDS AND DEBENTURES.

31. United Kingdom of Great Britain and Ireland .....	\$792,476 15
32. Dominion of Canada .....	326,672 80
33. Provinces of Canada .....	132,833 58
34. Municipalities situated in Canada .....	304,906 45
35. Rural telephone companies, guaranteed by Provinces of Canada .....	321,285 87
36. Interest due and accrued on (31) to (35) .....	38,979 15

1,917,154 00

Total ..... \$4,474,695 00

37. School districts situated in Canada .....	\$85,370 26
38. Other stocks, bonds and debentures .....	12,800 00
39. Interest due and accrued on (37), (38) .....	3,151 74
	<hr/>

\$101,322 00

## CASH.

40. On hand .....	\$2,533 81
41. In banks .....	141,212 65
	<hr/>

Total trust funds guaranteed .....

\$4,719,763 46

## TRUST FUNDS NOT GUARANTEED BY THE CORPORATION, BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

42. Mortgage securities:	
(1) Principal .....	\$926,909 75
(2) Interest due and accrued .....	38,462 25
	<hr/>

\$965,372 00

43. Other securities:	
(1) Principal .....	\$502,814 03
(2) Interest due and accrued .....	8,134 97
	<hr/>
44. Uninvested trust funds—cash in banks .....	\$315,907 04
45. Inventory value of unrealized assets .....	1,752,678 35
	<hr/>

2,579,534 39

Total trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....

\$3,544,906 39

## SUMMARY.

Assets owned beneficially by the Corporation .....	\$1,645,597 36
Trust funds guaranteed by the Corporation .....	4,719,763 46
Trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....	3,544,906 39
	<hr/>

Grand total of assets .....

\$9,910,267 21

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On guaranteed investments, 5.243%.

Average rate of interest per annum earned by the Corporation during 1918:

(a) On mortgages of realty; (b) on other securities.

(1) Owned beneficially by the Corporation (a) 7.8720%; (b) 6.2962%.

(2) On trust funds guaranteed (a) 7.3935%; (b) 6.7602%.

Show by provinces the amount of the mortgages owned beneficially by the Corporation:

Ontario .....	309,461 90
Manitoba .....	18,656 02
Saskatchewan .....	278,445 87
Alberta .....	65,890 50
	<hr/>

Total .....

\$672,454 29

Show by provinces the amount of the mortgages held for trust funds guaranteed by the Corporation:

Ontario .....	\$1,378,757 00
Manitoba .....	196,493 00
Saskatchewan .....	982,291 00
	<hr/>

Total .....

\$2,557,541 00

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1918, viz.:

(1) Owned beneficially, No. 1; amount, \$2,570.00.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed).

For 1918: M. H. Rowland, and J. F. Kern, London.

For 1919: M. H. Rowland, and J. F. Kern, London.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? 2nd January, 3½%; 2nd July 4%.

DIRECTORS AT 31ST DECEMBER, 1918:

Thomas G. Meredith, K.C., London.

Dr. F. R. Eccles, London.

Frank E. Leonard, London.

H. S. Blackburn, London.

H. E. Gates, London.

J. B. McKillop, London.

John Cowan, K.C., Sarnia.

Philip Pocock, London.

Isaac Campbell, K.C., Winnipeg.

Robert Fox, London.

George T. Brown, London.

E. P. Clement, K.C., Kitchener.

R. O. McCulloch, Galt.

Verschoyle Cronyn, K.C., London.

A. H. Marshall Graydon, London.

Hon. F. G. Macdiarmid, Toronto.

Hume Cronyn, London.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total amount unpaid and constituting an asset of the corporation.
Fully called .....	9,869	\$ 100	\$ 986,900	\$ 986,900	.....
Partly called 25%.....	520	100	52,000	13,000	39,000 00
"      1% .....	100	100	10,000	100	9,900 00
<b>Totals .....</b>	<b>10,489</b>		<b>1,048,900</b>	<b>1,000,000</b>	<b>48,900 00</b>

## THE CANADA PERMANENT TRUST COMPANY

Head Office, Toronto, Ontario.

*President*—W. G. Gooderham, Toronto. *Joint General Managers*—R. S. Hudson, Toronto; John Massey, Toronto.  
*Vice-Presidents*—W. D. Matthews, Toronto; R. S. Hudson, Toronto. *Secretary-Treasurer*—George H. Smith, Toronto.

## BALANCE SHEET AS AT 31st DECEMBER, 1918

## LIABILITIES

## TO THE SHAREHOLDERS.

1. Ordinary joint stock capital, 50% called; total paid thereon .....	\$259,000 00
2. Unappropriated profits in respect of (1) .....	71,681 62
Total actual liabilities .....	\$330,681 62

## TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

3. Principal guaranteed, including unclaimed balances ..	\$42,000 00
4. Interest due and accrued on (3) .....	12 50
Total trust funds guaranteed .....	\$42,012 50

## TRUST FUNDS NOT GUARANTEED BY THE CORPORATION BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

5. Trust funds invested:	
Principal .....	\$550,100 10
Interest .....	1,602 83
6. Other liabilities, cash in bank, bearing interest .....	41,408 48
7. Amount at which unrealized assets are carried on the books of the Corporation .....	179,739 00
Total trust funds not guaranteed .....	772,850 41

## SUMMARY.

Actual liabilities .....	330,681 62
Trust funds guaranteed .....	42,012 50
Trust funds not guaranteed .....	772,850 41
Grand total of liabilities .....	\$1,145,544 53

## ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER

## REAL ESTATE.

## DEBTS SECURED BY CHARGES ON LAND.

8. First mortgages .....	\$159,471 72
9. Interest due and accrued on (8) .....	4,850 08
	\$164,321 80

## STOCKS, BONDS AND DEBENTURES.

10. Stocks and bonds of public utility companies situated in Canada .....	\$150,000 00
11. Interest due and accrued on (10) .....	3,000 00
	153,000 00

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

12. Principal .....	\$2,534 10
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## CASH.

13. Deposited in Canada Permanent Mortgage Corporation, various branches in Canada .....	10,825 72
Total assets owned beneficially by the Corporation .....	\$330,681 62

## TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

## DEBTS SECURED BY CHARGES ON LAND.

14. First mortgages .....	\$37,896 30
15. Second and subsequent mortgages agreements for sale or purchase .....	3,680 55
Total .....	41,576 85

## CASH.

16. In Canada Permanent Mortgage Corporation, Toronto .....	435 65
Total trust funds guaranteed .....	\$42,012 50

## TRUST FUNDS NOT GUARANTEED BY THE CORPORATION, BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

17. Mortgage securities:	
(1) Principal .....	\$175,162 52
(2) Interest due and accrued .....	1,602 83
	<u>\$176,765 35</u>
18. Other securities:	
(1) Principal .....	\$374,937 58
19. Uninvested trust funds .....	41,408 48
20. Inventory value of unrealized assets .....	179,739 00
	<u>596,085 06</u>

Total trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....	\$772,850 41
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## SUMMARY.

Assets owned beneficially by the Corporation .....	\$330,681 62
Trust funds guaranteed by the Corporation .....	42,012 50
Trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....	772,850 41
Grand total of assets .....	<u>\$1,145,544 53</u>

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On guaranteed investments, 5%.

Average rate of interest per annum earned by the Corporation during 1918:

- (a) On mortgages of realty; (b) on other securities.
- (1) Owned beneficially by the Corporation (a) 7.58%; (b) 6%.
- (2) On trust funds guaranteed (a) 7.03%; (b) No other securities.

Show by provinces the amount of the mortgages owned beneficially by the Corporation:  
All in Ontario, \$164,321.80.

Show by Provinces the amount of the mortgages held for trust funds guaranteed by the Corporation: All in Ontario, \$41,576.85.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1918, viz.: Trust funds not guaranteed but for which the Corporation is accountable, No. 2; amount, \$2,101.94.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):

For 1918: A. E. Osler, Toronto; Henry Barber, Toronto.

For 1919: A. E. Osler, Toronto; Henry Barber, Toronto.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? Nil.

DIRECTORS AT 31ST DECEMBER, 1918:

W. G. Gooderham, Toronto.

F. Gordon Osler, Toronto.

W. D. Matthews, Toronto.

J. H. G. Hagerty, Toronto.

R. S. Hudson, Toronto.

John Massey, Toronto.

Wm. Mulock, Toronto.

John Campbell, S.S.C., Edinburgh,

Col. A. E. Gooderham, Toronto.

Scotland.

George H. Smith, Toronto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid.
50 per cent. called.....	5,180	\$ 100	\$ 518,000	\$ 259,000	\$ 259,000
Totals.....	5,180	.....	518,000	259,000	259,000

## CAPITAL TRUST CORPORATION. LIMITED

Head Office, Ottawa, Ontario.

*President*—Hon. M. J. O'Brien, Renfrew. *Vice-Presidents*—Hon. S. N. Parent,  
*Manager*—Dr. B. G. Connolly, Ottawa. Ottawa; J. J. Lyons, Ottawa; R. P.  
*Secretary*—E. T. B. Pennefather, Ottawa. Gough, Toronto; A. E. Corrigan,  
 Ottawa.

## BALANCE SHEET AS AT 31st DECEMBER, 1918

## LIABILITIES

TO THE SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	\$404,065 38
2. Dividends declared in respect of (1), but not yet paid .....	16,162 60
3. Unappropriated profits in respect of (1) .....	30,427 02
	<hr/>
	\$450,655 00

## LIABILITIES TO THE PUBLIC.

4. Other liabilities to the public, viz.:	
(a) Commissions payable .....	21 50
(b) Accounts payable .....	100 75
	<hr/>
Total actual liabilities .....	\$450,777 25

## TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

5. Principal guaranteed, including unclaimed balances .....	\$433,962 97
6. Interest due and accrued on (5) .....	14,372 15
	<hr/>
Total trust funds guaranteed .....	\$448,335 12

## TRUST FUNDS NOT GUARANTEED BY THE CORPORATION, BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

7. Trust funds invested:	
Principal .....	
Interest .....	}\$165,543 78
8. Trust funds uninvested not bearing interest .....	96,040 77
9. Amount at which unrealized assets are carried on the books of the Corporation .....	799,095 66
	<hr/>
Total trust funds not guaranteed .....	\$1,060,680 21

## SUMMARY.

Actual liabilities .....	\$450,777 25
Trust funds guaranteed .....	448,335 12
Trust funds not guaranteed .....	1,060,680 21
	<hr/>
Grand total of liabilities .....	\$1,959,792 58

## ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER

## REAL ESTATE.

## DEBTS SECURED BY CHARGES ON LAND.

10. First mortgages .....	\$67,000 00
11. Interest due and accrued on (10) .....	1,312 18
	<hr/>
	\$68,312 18

## STOCKS, BONDS AND DEBENTURES.

12. Dominion of Canada .....	\$51,934 19
13. Other governments, authorized as trustee investments .....	72,837 65
14. Municipalities situated in Canada .....	130,426 67
15. Interest due and accrued on (12), (13), (14) .....	9,239 98
	264,438 49
16. School districts situated in Canada .....	\$1,705 91
17. Stocks and bonds of public utility companies situated in Canada .....	22,972 93
18. Interest due and accrued on (16), (17) .....	223 65
	24,902 49

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

19. Principal .....	\$1,668 93
20. Interest due and accrued on (19) .....	10 75
	1,679 68

## LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

21. Principal .....	\$4,160 00
22. Interest due and accrued on (21) .....	130 52
	4,290 52

## CASH.

23. On hand .....	\$1,600 61
24. In banks .....	58,425 85
	60,026 46

## UNSECURED DEBTS.

25. Accounts receivable .....	3,357 55
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## ASSETS NOT HEREINBEFORE MENTIONED.

26. Office furniture .....	\$5,839 03
27. Accrued fees and charges for administering estates, funds, etc. .....	15,524 90
(a) Accrued interest .....	2,405 95
	23,769 88

Total assets owned beneficially by the Corporation .....	\$450,777 25
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## TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION

## DEBTS SECURED BY CHARGES ON LAND.

28. First mortgages .....	\$91,107 38
29. Interest due and accrued on (28) .....	5,721 36
	96,828 74

## STOCKS, BONDS AND DEBENTURES.

30. United Kingdom of Great Britain and Ireland .....	\$24,728 69
31. Dominion of Canada .....	196,425 60
32. Other governments, authorized as trustee investments .....	82,986 85
	304,141 14
Total .....	\$400,969 88
33. Other stocks, bonds and debentures .....	18,962 81

## CASH.

34. In banks .....	\$28,402 43
Total trust funds guaranteed .....	\$448,335 12

## TRUST FUNDS NOT GUARANTEED BY THE CORPORATION, BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

35. Mortgages securities:	
(1) Principal .....	
(2) Interest due and accrued .....	} \$165,543 78
36. Other securities:	
(1) Principal .....	} 799,095 66
(2) Interest due and accrued .....	
37. Uninvested trust funds .....	96,040 77
Total trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....	\$1,060,680 21

## SUMMARY.

Assets owned beneficially by the Corporation .....	\$450,777 25
Trust funds guaranteed by the Corporation .....	448,335 12
Trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....	1,060,680 21
Grand total of assets .....	\$1,959,792 58

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On guaranteed investments, 4½%.

Average rate of interest per annum earned by the Corporation during 1918:

(a) On mortgages of realty; (b) on other securities.  
 (1) Owned beneficially by the Corporation (a) 7.19%; (b) 6.45%.  
 (2) On trust funds guaranteed (a) 6.84%; (b) 6.16%.

Show by provinces the amount of the mortgages owned beneficially by the Corporation:  
 Ontario, \$55,500.00; Saskatchewan, \$11,500.00=\$67,000.00.

Show by provinces the amount of the mortgages held for trust funds guaranteed by the Corporation: Ontario, \$41,107.38; Saskatchewan, \$50,000.00=\$91,107.38.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):  
 For 1918: J. F. Cunningham, F.C.A. (Can.).  
 For 1919: J. F. Cunningham, F.C.A. (Can.).

## DIRECTORS AT 31ST DECEMBER, 1918:

Hon. M. J. O'Brien, Renfrew.	A. W. Robertson, Montreal.
Hon. S. N. Parent, Ottawa.	Gordon Grant, Ottawa.
R. P. Gough, Toronto.	Hon. R. G. Beazley, Halifax.
A. E. Corrigan, Ottawa.	J. J. McFadden, Renfrew.
T. P. Phelan, Toronto.	E. Fabre Surveyor, Montreal.
J. J. Lyons, Ottawa.	J. B. Duford, Ottawa.
A. E. Provost, Ottawa.	Col. D. R. Street, Ottawa.
E. W. Tobin, Bromptonville, Que.	W. H. McAuliffe, Ottawa.
Arthur Furland, Haileybury.	J. F. Brown, Toronto.
M. Connolly, Montreal.	P. V. Brynes, Hamilton.
Hugh Doheny, Montreal.	Dr. B. G. Connolly, Ottawa.

## SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Act or Private Acts.

Description.	Total amount issued and subsisting at 31st December, 1918.			Total amount of actual payments thereon.	Total amount unpaid
	No. of shares.	Par value.	Total amount held.		
Fully called .....	7,366	\$ 100	\$ 730,600	\$ 404,065 38	\$ 326,534 62

## CHARTERED TRUST AND EXECUTOR COMPANY

Head Office, Toronto, Ontario.

*President*—Hon. W. A. Charlton, Toronto. *Second Vice-President*—Sir William Gage,  
*First Vice-President*—Noel Marshall, Toronto.  
 Toronto. *Third Vice-President*—W. K. George,  
 Toronto.  
*Manager*—John J. Gibson, Toronto.

## BALANCE SHEET AS AT 31st DECEMBER, 1918

## LIABILITIES

## TO THE SHAREHOLDERS.

1. Ordinary joint stock capital, total paid thereon .....	\$217,020 00
2. Joint stock capital paid in advance of calls .....	15,466 99
3. Dividends declared in respect of (1), (2), but not yet paid .....	6,923 42
4. Unappropriated profits in respect of (1), (2) .....	6,390 17
5. Reserve fund in respect of (1), (2) .....	28,840 85
	<hr/>
	\$274,641 43

## LIABILITIES TO THE PUBLIC.

6. Mortgages payable on real estate vested in the company.....	104 99
Total actual liabilities .....	\$274,746 42

## TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

7. Principal guaranteed, including unclaimed balances .....	\$8,818 92
Total trust funds guaranteed .....	\$8,818 92

TRUST FUNDS NOT GUARANTEED BY THE CORPORATION, BUT FOR WHICH THE CORPORATION IS  
ACCOUNTABLE.

8. Trust funds invested .....	\$1,245,748 89
9. Trust funds uninvested not bearing interest .....	13,521 43
Total trust funds not guaranteed .....	\$1,259,270 32

## SUMMARY.

Actual liabilities .....	\$274,746 42
Trust funds guaranteed .....	8,818 92
Trust funds not guaranteed .....	1,259,270 32
Grand total of liabilities .....	\$1,542,835 66

## ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER

## REAL ESTATE.

## DEBTS SECURED BY CHARGES ON LAND.

10. First mortgages .....	\$76,696 39
11. Second and subsequent mortgages, agreements for sale or purchase .....	5,313 82
12. Interest due and accrued on (10), (11) .....	2,571 34

\$84,581 55

## STOCKS, BONDS AND DEBENTURES.

13. United Kingdom of Great Britain and Ireland .....	
14. Dominion of Canada .....	\$20,070 00
15. Provinces of Canada .....	4,288 00
16. Other governments, authorized as trustee investments	500 00
17. Municipalities situated in Canada .....	92,662 04
18. Rural telephone companies guaranteed by Provinces of Canada .....	2,695 46
19. Interest due and accrued on (13) to (18) .....	1,922 28
	\$122,137 78
20. School districts situated in Canada .....	3,327 54
21. Stocks and bonds of public utility companies situated in Canada .....	2,522 29
22. Stocks and bonds of public utility companies situated outside of Canada .....	1,855 00
23. Stocks of chartered banks .....	8,000 00
24. Interest due and accrued on (20) to (24) .....	130 26
	\$15,835 09
25. Other stocks and bonds .....	14,850 00

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

26. Principal .....	\$6,481 07
27. Interest due and accrued on (26) .....	92 69
	6,573 76

## LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

## CASH.

28. On hand .....	\$4,008 98
29. In banks .....	1,038 59
	5,047 57

## UNSECURED DEBTS.

30. Accounts receivable .....	295 15
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## ASSETS NOT HEREINBEFORE MENTIONED.

31. Office furniture, automobile and safety deposit boxes ..	\$4,390 40
32. Accrued fees and charges for administering estates, funds, etc. ....	13,097 43
(a) Dixon Syndicate, investment .....	6,833 34
(b) Real estate .....	1,104 35
	25,425 52

Total assets owned beneficially by the Corporation .....	\$274,746 42
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## TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

## DEBTS SECURED BY CHARGES ON LAND.

33. First mortgages .....	\$8,818 92
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## TRUST FUNDS NOT GUARANTEED BY THE CORPORATION, BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

34. Mortgage securities:	
(1) Principal .....	\$248,397 73
35. Other securities:	
(1) Principal .....	997,351 16
36. Uninvested trust funds .....	13,521 43
	\$1,010,872 59

Total trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....	\$1,259,270 32
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## SUMMARY.

Assets owned beneficially by the Corporation .....	\$274,746	42
Trust funds guaranteed by the Corporation .....	8,818	92
Trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....	1,259,270	32
Grand total of assets .....	<u>\$1,542,835</u>	<u>66</u>

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On guaranteed investments, 5 $\frac{5}{8}$ %.

Average rate of interest per annum earned by the Corporation during 1918:

- (a) On mortgages of realty; (b) on other securities.
- (1) Owned beneficially by the Corporation (a) 6.01%; (b) 5.99%.
- (2) On trust funds guaranteed (a) 6.62%.

Show by provinces the amount of the mortgages owned beneficially by the Corporation: Ontario, \$82,010.21.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):

For 1918: Thomas Jenkins and James Hardy, Toronto.

For 1919: Thomas Jenkins and Thomas Hardy, Toronto.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? January 1st, 3%; July 1st, 3%.

## DIRECTORS AT 31ST DECEMBER, 1918:

Hon. W. A. Charlton, Toronto.  
Noel Marshall, Toronto.  
Sir William Gage, Toronto.  
W. K. George, Toronto.  
W. R. Hobbs, Toronto.  
R. Wade, Orillia.  
J. B. Tudhope, Orillia.

Allan McPherson, Longford Mills.  
Jacob Kohler, Cayuga.  
D. B. Hanna, Toronto.  
John J. Gibson, Toronto.  
J. F. M. Stewart, Toronto.  
S. Casey Wood, Toronto.  
John M. Ferguson, Toronto.

## SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or private Acts.

Description.	No. of shares.	Par value.	Total amount held	Total amount paid thereon.	Total remaining unpaid.
80 per cent called.....	2,855	\$ 100	\$ 285,500	\$ 217,020 00	\$ .....
Paid in advance of calls .....	.....	.....	.....	15,466 99	53,013 01
<b>Totals .....</b>	<b>2,855</b>	.....	<b>285,500</b>	<b>232,486 99</b>	<b>53,013 01</b>

## CONSOLIDATED TRUSTS CORPORATION

Head Office, London, Ontario.

*President*—G. G. McCormick, London.  
*First Vice-President*—Thomas Baker,  
 London.

*Second Vice-President*—R. G. Fisher,  
 London.  
*Manager*—M. J. Kent, London.

## BALANCE SHEET AS AT 31st DECEMBER, 1918

## LIABILITIES

## TO THE SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	\$255,837 77
2. Unappropriated profits in respect of (1) .....	367 27
3. Reserve fund in respect of (1) .....	14,000 00
	<hr/>
Total actual liabilities .....	\$270,205 04

## SUMMARY.

Actual liabilities .....	\$270,205 04
Trust funds guaranteed .....	Nil
Trust funds not guaranteed .....	Nil

Grand total of liabilities .....	<hr/>
	\$270,205 04

## ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER

## REAL ESTATE.

## DEBTS SECURED BY CHARGES ON LAND.

4. First mortgages .....	\$32,332 00
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## STOCKS, BONDS AND DEBENTURES.

5. United Kingdom of Great Britain and Ireland .....	3,666 00
6. Other governments not authorized as trustee investments .....	5,243 00

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

7. Principal, Anglo-French Bonds and Canada Trust Debentures .....	\$15,800 00
8. Interest due and accrued on (7) .....	200 00
	<hr/>
	16,000 00

## CASH.

9. In bank and loan company .....	212,964 04
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Total assets owned beneficially by the Corporation .....	<hr/>
	\$270,205 04

## SUMMARY.

Assets owned beneficially by the Corporation .....	\$270,205 04
Trust funds guaranteed by the Corporation .....	Nil
Trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....	Nil

Grand total of assets .....	<hr/>
	\$270,205 04

## MISCELLANEOUS.

Average rate of interest per annum earned by the Corporation during 1918:

(a) On mortgages of realty; (b) on other securities.

(1) Owned beneficially by the Corporation (a) 7%; (b) Nil.

Show by provinces the amount of the mortgages owned beneficially by the Corporation:  
Ontario, \$32,332.00.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):

For 1918: A. Screamton and W. B. Wortman.

For 1919: A. Screamton and W. B. Wortman.

## DIRECTORS AT 31ST DECEMBER, 1918:

G. G. McCormick, London.

Thomas Baker, London.

R. G. Fisher, London.

W. E. Robinson, London.

Charles R. Hunt, London.

T. W. Scandrett, London.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount of actual payments thereon.	Total amount unpaid
Fully called stock .....	3,000	\$ 100	\$ 300,000	\$ 255,837 77	\$ 44,162 23

## THE FIDELITY TRUSTS COMPANY OF ONTARIO

Head Office, London, Ontario.

*President*—T. H. Purdom, K.C., London. *Vice-President*—Alex. Purdom, London.  
*Manager*—William J. Harvey, London.

## BALANCE SHEET AS AT 31st DECEMBER, 1918

## CAPITAL

## LIABILITIES TO THE SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	\$105,000 00
2. Ordinary joint stock capital; total paid thereon .....	19,500 00
3. Dividends declared in respect of (1), (2), but not yet paid .....	3,112 50
4. Unappropriated profits in respect of (1), (2) .....	11,776 86
	<hr/>
	\$139,389 36

## LIABILITIES TO THE PUBLIC.—Nil.

Total actual liabilities .....	\$139,389 36
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## TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

5. Principal guaranteed, including unclaimed balances ..	\$228,475 00
6. Interest due and accrued on (5) .....	4,899 38
Total trust funds guaranteed .....	\$233,374 38

## TRUST FUNDS NOT GUARANTEED BY THE CORPORATION, BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

7. Trust funds invested .....	\$438,436 69
8. Amount at which unrealized assets are carried on the books of the Corporation .....	1,075,550 00
Total trust funds not guaranteed .....	1,513,986 69

## SUMMARY.

Actual liabilities .....	\$139,389 36
Trust funds guaranteed .....	233,374 38
Trust funds not guaranteed .....	1,513,986 69

Grand total of liabilities .....	\$1,886,750 43
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## ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER

## REAL ESTATE.

## DEBTS SECURED BY CHARGES ON LAND.

9. First mortgages .....	\$1,035 35
10. Second and subsequent mortgages, agreements for sale or purchase .....	1,750 00
11. Interest due and accrued on (9), (10) .....	32 09
	<hr/>
	\$2,817 44

## STOCKS, BONDS AND DEBENTURES.

12. Municipalities situated in Canada .....	\$1,647 25
13. Interest due and accrued on (12) .....	53 50
	1,700 75
14. Stocks and bonds of loan, trust and insurance companies .....	\$103,050 40
15. Interest due and accrued on (14) .....	1,331 00
16. Other stocks and bonds .....	10,000 00
17. Interest due and accrued on (16) .....	150 00
	114,531 40

## CASH.

18. In banks .....	19,889 77
--------------------	-----------

## ASSETS NOT HEREINBEFORE MENTIONED.

19. Office furniture .....	450 00
Total assets owned beneficially by the Corporation .....	\$139,389 36

## TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

## DEBTS SECURED BY CHARGES ON LAND.

20. First mortgages .....	\$202,603 09
21. Second and subsequent mortgages agreements for sale or purchase .....	10,700 00
22. Interest due and accrued on (20), (21) .....	5,581 64

\$218,884 73

## CASH.

23. In Dominion Savings & Investment Society, London .....	14,489 65
Total trust funds guaranteed .....	\$233,374 38

## TRUST FUNDS NOT GUARANTEED BY THE CORPORATION, BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

24. Mortgage securities .....	\$36,428 31
25. Other securities .....	\$381,688 00
26. Unsecured debts, advances on account income .....	3,880 23
27. Uninvested trust funds .....	16,440 15
28. Inventory value of unrealized assets .....	1,075,550 00

\$1,477,558 38

Total trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....	\$1,513,986 69
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## SUMMARY.

Assets owned beneficially by the Corporation .....	\$139,389 36
Trust funds guaranteed by the Corporation .....	233,374 38
Trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....	1,513,986 69
Grand total of assets .....	\$1,886,750 43

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On guaranteed investments, 5.09%.

Average rate of interest per annum earned by the Corporation during 1918:

(a) On mortgages of realty; (b) on other securities.

(1) Owned beneficially by the Corporation (a) 9%; (b) 4.38%.

(2) On trust funds guaranteed (a) 6.08%; (b) 8%.

Show by provinces the amount of the mortgages owned beneficially by the Corporation: Ontario, \$1,035.35; Saskatchewan, \$1,750.00.

Show by provinces the amount of the mortgages held for trust funds guaranteed by the Corporation: Ontario, \$213,303.09.

In the case of any other company, of which you hold stocks, bonds or debentures, either directly or indirectly, if they owe you any money, either secured by mortgages or other security or unsecured, state the aggregate amount of such indebtedness: \$1,750.00.

The amount of interest on such loans taken credit for in your profit and loss accounts during the past year: \$29.15.

The aggregate amount of any prior charges or mortgages on lands, properties or assets securing such mortgages or other securities: \$13,500.00.

## DIRECTORS AT 31ST DECEMBER, 1918:

T. H. Purdom, K.C., London.

Samuel Wright, London.

W. J. McMurtry, Toronto.

John Milne, London.

John Purdom, London.

Alex. Purdom, London.

Nathaniel Mills, London.

## SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Loan Corporations' Act.

Description.	Total amount issued and subsisting at 31st December, 1918.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares	Par value of shares.	—		
Fully paid.....	1,050	\$ 100	\$ 105,000	\$ 105,000	.....
10 per cent. called.....	1,950	100	195,000	19,500	.....
Totals.....	3,000	.....	300,000	124,500	.....

## THE GUELPH TRUST COMPANY

Head Office, Guelph, Ontario.

*President*—Charles E. Howitt, Guelph. *Vice-President*—George D. Forbes, Hespeler.  
*Managing Director*—J. E. McElderry, Guelph.

## BALANCE SHEET AS AT 31st DECEMBER, 1918

## LIABILITIES

## TO THE SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	\$258,000 00
2. Ordinary joint stock capital, partly called; total paid thereon .....	34,500 00
3. Dividends declared in respect of (1), (2), but not yet paid .....	7,312 50
4. Unappropriated profits in respect of (1), (2) .....	5,738 08
5. Reserve fund in respect of (1), (2) .....	5,000 00
	<hr/>
	\$310,551 07

## LIABILITIES TO THE PUBLIC.—Nil.

Total actual liabilities .....	\$310,551 07
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## TRUST FUNDS NOT GUARANTEED BY THE CORPORATION, BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

6. Trust funds invested:	
Principal .....	\$5,500 00
Interest accrued .....	27 41
7. Trust funds uninvested, but on deposit, bearing interest .....	17,200 24
8. Other liabilities .....	1,428 00
9. Amount at which unrealized assets are carried on the books of the Corporation, estimated .....	42,511 55
	<hr/>
Total trust liabilities .....	\$66,667 20

## SUMMARY.

Actual liabilities .....	\$310,551 07
Trust funds guaranteed .....	None
Trust funds not guaranteed .....	66,667 20
	<hr/>
Grand total of liabilities .....	\$377,218 27

## ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER

## REAL ESTATE.

## DEBTS SECURED BY CHARGES ON LAND.

10. First mortgages .....	\$162,201 59
11. Interest due and accrued on (10) .....	9,348 30
	<hr/>
	\$171,549 89

## STOCKS, BONDS AND DEBENTURES,

12. Dominion of Canada .....	\$64,332 55
13. Municipalities situated in Canada .....	34,624 87
14. Interest due and accrued on (12), (13) .....	2,064 45
	<hr/>
	101,021 87

## CASH.

15. On hand .....	\$2,143 22
16. In banks .....	35,771 85
Accrued interest on bank account .....	37,915 07
Total assets owned beneficially by the Corporation .....	\$310,551 07

## TRUST FUNDS NOT GUARANTEED BY THE CORPORATION, BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

17. Other securities:	
(1) Principal .....	\$6,928 00
(2) Interest due and accrued .....	27 41
18. Uninvested trust funds on deposit, bearing interest ..	17,200 24
19. Inventory value of unrealized assets, estimated .....	42,511 55
Total trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....	\$66,667 20

## SUMMARY.

Assets owned beneficially by the Corporation .....	\$310,551 07
Trust funds guaranteed by the Corporation .....	None
Trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....	66,667 20
Grand total of assets .....	\$377,218 27

## MISCELLANEOUS.

Average rate of interest per annum earned by the Corporation during 1918:

(a) On mortgages of realty; (b) on other securities.

(1) Owned beneficially by the Corporation (a) 7.9868%; (b) 5.90001%.

Show by provinces the amount of the mortgages owned beneficially by the Corporation:  
Ontario, \$2,088.43; Saskatchewan, \$160,113.16.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):  
For 1918: J. W. Kilgour, Guelph; J. M. Scully, F.C.A., Kitchener; for 1919:  
Auditors hold office until successors are appointed.

## DIRECTORS AT 31ST DECEMBER, 1918:

Charles E. Howitt, Guelph.	J. E. McElderry, Guelph.
George D. Forbes, Hespeler.	Wm. E. Phin, Hamilton.
H. Howitt, M.D., Guelph.	A. B. Petrie, Guelph.

## SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of the Loan and Trust Corporations' Act.

Description.	Total amount issued and subsisting at 31st December, 1918.			Total amount of actual payments thereon..	Total amount unpaid and constituting an asset of the Corporation.
	No. of Shares.	Par value of shares.	Total amount held.		
Fully called .....		\$ 50	\$ 258,000	\$ 258,000 00	\$ c.
Partly called .....	5,160	50	103,500	34,500 49	68,999 51
Totals .....	7,230		361,500	292,500 49	68,999 51

## THE IMPERIAL TRUSTS COMPANY OF CANADA

Head Office, Toronto, Ontario.

*President*—James H. Mitchell, Toronto. *Vice-President*—A. J. Jackson, Toronto.  
*Manager*—J. A. Withrow, Toronto.

## BALANCE SHEET AS AT 31st DECEMBER, 1918

## LIABILITIES

TO THE SHAREHOLDERS.

1. Ordinary joint stock capital, total paid thereon .....	\$200,000 00
2. Dividends declared in respect of (1), but not yet paid .....	6,000 00
3. Unappropriated profits in respect of (1) .....	3,010 63
4. Reserve fund in respect of (1) .....	50,000 00
	<hr/>
	\$259,010 63

## LIABILITIES TO THE PUBLIC.

5. Other liabilities to the public, viz.:	
(a) Accounts payable .....	4,221 53
Total actual liabilities .....	\$263,232 16

## TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

6. Principal guaranteed, including unclaimed balances ..	\$1,166,443 54
7. Interest due and accrued on (6) .....	6,241 80
Total trust funds guaranteed .....	\$1,172,685 34

## TRUST FUNDS NOT GUARANTEED BY THE CORPORATION, BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

8. Trust funds uninvested not bearing interest, bank interest excepted .....	\$18,078 60
9. Amount at which unrealized assets are carried on the books of the Corporation .....	3,347,067 94
Total trust funds not guaranteed .....	\$3,365,146 54

## SUMMARY.

Actual liabilities .....	\$263,232 16
Trust funds guaranteed .....	1,172,685 34
Trust funds not guaranteed .....	3,365,146 54

Grand total of liabilities .....	\$4,801,064 04
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## ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER

## REAL ESTATE.

10. Office premises .....	\$85,093 75
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## DEBTS SECURED BY CHARGES ON LAND.

11. Second and subsequent mortgages, agreements for sale or purchase .....	\$104,560 00
12. Interest due and accrued on (11) .....	409 45
	<hr/>
10 L.C. .....	104,969 45

## STOCKS, BONDS AND DEBENTURES,

13. Stocks and bonds of loan, trust and insurance companies .....	\$40,751 10
14. Interest due and accrued on (13) .....	1,509 30
	<hr/>
	42,260 40
15. Other stocks and bonds .....	\$5,152 00
16. Interest due and accrued on (15) .....	51 50
	<hr/>
	5,203 50

## CASH.

17. On hand .....	\$64 34
18. In banks .....	20,138 62
	<hr/>
	20,202 96

## UNSECURED DEBTS.

19. Accounts receivable .....	3,802 10
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## ASSETS NOT HEREINBEFORE MENTIONED.

20. Office furniture .....	1,700 00
Total assets owned beneficially by the Corporation .....	\$263,232 16

## TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

## DEBTS SECURED BY CHARGES ON LAND.

21. First mortgages .....	\$8,694 59
22. Interest due and accrued on (21) .....	264 66
	<hr/>
	\$8,959 25

## STOCKS, BONDS AND DEBENTURES,

23. Dominion of Canada .....	\$13,092 50
24. Other governments, authorized as trustee investments .....	474,004 38
25. Municipalities situated in Canada .....	15,506 06
26. Rural telephone companies, guaranteed by provinces of Canada .....	32,535 72
27. Interest due and accrued on (23) to (26) .....	7,235 21
	<hr/>
	542,373 87

Total .....	\$551,333 12
-------------	--------------

28. School districts situated in Canada .....	\$1,089 44
29. Other stocks, bonds and debentures .....	588,917 49
30. Interest due and accrued on (28) and (29) .....	14,926 90
	<hr/>
	604,933 83

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES, AS PER SCHEDULE L.

31. Principal .....	\$4,691 17
32. Interest due and accrued on (31) .....	574 89
	<hr/>
	5,266 06

## CASH.

33. On hand .....	\$4,365 43
34. In banks .....	2,090 63
	<hr/>
	6,456 06

## ASSETS NOT HEREINBEFORE MENTIONED.

35. Advances to estates under administration .....	4,696 27
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Total trust funds guaranteed .....	\$1,172,685 34
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TRUST FUNDS NOT GUARANTEED BY THE CORPORATION, BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

36. Uninvested trust funds .....	\$18,078 60
37. Inventory value of unrealized assets .....	3,347,067 94

Total trust funds not guaranteed by the Corporation but for which the Corporation is accountable ..... \$3,365,146 54

SUMMARY.

Assets owned beneficially by the Corporation .....	\$263,232 16
Trust funds guaranteed by the Corporation .....	1,172,685 34
Trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....	3,365,146 54

Grand total of assets ..... \$4,801,064 04

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On guaranteed investments, 5%.

Average rate of interest per annum earned by the Corporation during 1918:

(a) On mortgages of realty; (b) on other securities.

(1) Owned beneficially by the Corporation (a) Nil; (b) 4.30%.  
 (2) On trust funds guaranteed (a) 7.48%; (b) 5.88%.

Show by provinces the amount of the mortgages owned beneficially by the Corporation: Saskatchewan, \$2,064.94; Ontario, \$6,629.65.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):

For 1918 { Stiff Bros., and Sime, Toronto.

and 1919 { Riddell, Stead, Graham, and Hutchison, Toronto.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? December 31st, 1918, dividend \$1.50 per share per annum.

In the case of any other company, of which you hold stocks, bonds or debentures, either directly or indirectly, if they owe you any money, either secured by mortgages or other security or unsecured, state the aggregate amount of such indebtedness, \$98,000.00.

The aggregate amount of instalments of principal in arrears, \$4,000.00.

The amount of interest on such loans taken credit for in your profit and loss accounts during the past year, \$2,450.00.

The aggregate amount of any prior charges or mortgages on lands, properties or assets securing such mortgages or other securities, \$31,000.00.

DIRECTORS AT 31ST DECEMBER, 1918:

James H. Mitchell, Toronto.

W. A. Mitchell, Toronto.

A. J. Jackson, Toronto.

A. C. McMaster, Toronto.

J. W. Seymour Corley, K.C., Toronto.

E. J. B. Duncan, Toronto.

C. P. Smith, Toronto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid.
50 per cent. called .....	4,000	\$ 100	\$ 400,000	\$ 200,000	\$ .....

## THE LONDON AND WESTERN TRUSTS COMPANY, LIMITED

Head Office, London, Ontario.

President—Sir George C. Gibbons,  
London.Vice-President—J. L. Englehart,  
Toronto.Vice-President—M. Masuret, London.  
Manager and Secretary—John S. Moore,  
London.

## BALANCE SHEET AS AT 31st DECEMBER, 1918

## LIABILITIES

## TO THE SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	\$500,000 00
2. Dividends declared in respect of (1), but not yet paid .....	17,500 00
3. Unappropriated profits in respect of (1) .....	8,051 34
4. Reserve fund in respect of (1) .....	170,000 00
5. Provision for Business Profits War Tax, and Federal income tax, and final instalment of 1918 contribution to Canadian Patriotic and Red Cross funds .....	3,500 00
	<hr/>
Total actual liabilities .....	\$699,051 34

Total actual liabilities .....

\$699,051 34

## TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

6. Principal guaranteed, including unclaimed balances ..	\$116,907 05
7. Interest due and accrued on (6), including balance at credit of guaranteed interest account .....	10,811 37
	<hr/>

Total trust funds guaranteed .....

\$127,718 42

## TRUST FUNDS NOT GUARANTEED BY THE CORPORATION, BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

8. Trust funds invested:	
Principal .....	\$2,277,315 29
Interest .....	59,356 65
9. Trust funds uninvested not bearing interest, bearing bank interest .....	1,949 20
10. Amount at which unrealized assets are carried on the books of the Corporation .....	5,480,557 98
	<hr/>

Total trust funds not guaranteed .....

\$7,819,179 12

## SUMMARY.

Actual liabilities .....	\$699,051 34
Trust funds guaranteed .....	127,718 42
Trust funds not guaranteed .....	7,819,179 12
	<hr/>
Grand total of liabilities .....	\$8,645,948 88

## ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER

## REAL ESTATE.

11. Office premises .....	\$20,000 00
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## DEBTS SECURED BY CHARGES ON LAND.

12. First mortgages .....	\$484,808 87
13. Second and subsequent mortgages, agreements for sale or purchase .....	3,882 57
14. Interest due and accrued on (12), (13) .....	11,971 62

---

\$500,663 06

## STOCKS, BONDS AND DEBENTURES,

15. United Kingdom of Great Britain and Ireland .....	\$56,150 60
16. Dominion of Canada .....	45,000 00
17. Provinces of Canada .....	19,668 54
18. Interest due and accrued on (15), (16), (17) .....	1,201 10

---

122,020 24

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

19. Principal .....	\$39,896 35
20. Interest due and accrued on (19) .....	891 96

---

40,788 31

## CASH.

In banks .....	10,579 73
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## ASSETS NOT HEREINBEFORE MENTIONED.

Office furniture .....	5,000 00
Total assets owned beneficially by the Corporation .....	\$699,051 34

## TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

## DEBTS SECURED BY CHARGES ON LAND.

21. First mortgages .....	\$109,542 53
22. Interest due and accrued on .....	2,611 26

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112,153 79

## STOCKS, BONDS AND DEBENTURES.

Dominion of Canada .....	10,000 00
Total .....	\$122,153 79

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

23. Principal .....	\$3,199 35
24. Interest due and accrued on (23) .....	94 13

---

3,293 48

## CASH.

25. In banks .....	2,271 15
Total trust funds guaranteed .....	\$127,718 42

## TRUST FUNDS NOT GUARANTEED BY THE CORPORATION BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

26. Mortgage securities:	
Principal, \$1,978,912.00; less assumed mortgages, \$13,994.84 .....	\$1,964,917 16
Interest due and accrued .....	56,264 63

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\$2,021,181 79

27. Other securities:		
Principal .....	\$312,398	13
Interest due and accrued .....	3,092	02
28. Uninvested trust funds .....	1,949	20
29. Inventory value of unrealized assets .....	5,480,557	98
		5,797,997 33
Total trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....	\$7,819,179	12

## SUMMARY.

Assets owned beneficially by the Corporation .....	\$699,051	34
Trust funds guaranteed by the Corporation .....	127,718	42
Trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....	7,819,179	12
Grand total of assets .....	\$8,645,948	88

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On guaranteed investments, 4.65%.

Average rate of interest per annum earned by the Corporation during 1918:

- (a) On mortgages of realty; (b) on other securities.
- (1) Owned beneficially by the Corporation (a) 6.8570%; (b) 6.044%.
- (2) On trust funds guaranteed (a) 6.3761%; (b) 6%.

Show by provinces the amount of the mortgages owned beneficially by the Corporation: Ontario, \$488,691.44.

Show by provinces the amount of the mortgages held for trust funds guaranteed by the Corporation: Ontario, \$109,542.53.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1918, viz.:

- (1) Owned beneficially, No. 1; amount, \$11,595.28

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):

For 1918: F. G. Jewell, C.A., London; Andrew Dale, London.

For 1919: Same.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, and July 2nd, 7% per annum.

Give full particulars of all real estate, agreements for sale or purchase, securities or any other assets which are or were the property of your Corporation directly or indirectly as owners or guarantors which have been purchased, money advanced on or dealt with in any way by your Company in their capacity as trustees: Loans taken over from Company and Guarantee Account by Company as trustee, \$29,415.00.

## DIRECTORS AT 31ST DECEMBER, 1918:

Geo. S. Gibbons, London.	D. Milne, Sarnia.
J. L. Englehart, Toronto.	T. R. Atkinson, M.L.A., Simcoe.
M. Masuret, London.	Hon. C. S. Hyman, London.
John McClary, London.	A. M. Smart, London.
George Robinson, London.	T. S. Hobbs, London.
E. Meredith, K.C., London.	John Pringle, London.
G. B. Harris, London.	John M. Dillon, London.
Geo. Mair, Windsor.	Arthur T. Little, London.
C. R. Somerville, London.	George C. Gunn, London.

## SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid.
Fully called stock .....	5,000	\$ 100	\$ 500,000	\$ 500,000	\$ .....

## MERCANTILE TRUST COMPANY OF CANADA, LIMITED

Head Office, Hamilton, Ontario.

*President*—Cyrus A. Birge, Hamilton. *Vice-President*—James Turnbull, Toronto.  
*Vice-President*—Major Henry L. Roberts, *Manager and Secretary*—S. C. Macdonald,  
 Grimsby. Hamilton.

## BALANCE SHEET AS AT 31st DECEMBER, 1918

## LIABILITIES

## TO THE SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	\$487,600 00
2. Dividends declared in respect of (1), but not yet paid .....	14,628 00
3. Unappropriated profits in respect of (1) .....	15,546 88
4. Reserve fund in respect of (1) .....	100,000 00
5. Contingent fund in respect of (1) .....	10,000 00
	<hr/>
	\$627,774 88

## LIABILITIES TO THE PUBLIC.

6. Money borrowed on security from chartered banks ...	\$19,500 00
7. Moneys borrowed without security from chartered banks	29,734 72
	<hr/>

Total actual liabilities .....

\$677,009 60

## TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

Principal guaranteed, including unclaimed balances .....	\$432,592 81
Total trust funds guaranteed .....	\$432,592 81

## TRUST FUNDS NOT GUARANTEED BY THE CORPORATION BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

8. Trust funds invested .....	\$966,941 51
9. Trust funds uninvested not bearing interest .....	137,014 95
10. Amount at which unrealized assets are carried on the books of the Corporation .....	3,412,163 19
	<hr/>
Total trust funds not guaranteed .....	\$4,516,119 65

## SUMMARY.

Actual liabilities .....	\$677,009 60
Trust funds guaranteed .....	432,592 81
Trust funds not guaranteed .....	4,516,119 65

Grand total of liabilities .....

\$5,625,722 06

## ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER

## REAL ESTATE.

11. Office premises .....	\$65,000 00
12. Freehold land (including buildings) other than the foregoing .....	71,084 97
	<hr/>
	\$136,084 97

## DEBTS SECURED BY CHARGES ON LAND.

13. First mortgages .....	\$225,188	73
14. Second and subsequent mortgages, agreements for sale or purchase .....	43,222	97
15. Interest due and accrued on (13) and (14) .....	15,511	36

283,923 06

## STOCKS, BONDS AND DEBENTURES,

16. United Kingdom of Great Britain and Ireland .....	\$7,592	38
17. Dominion of Canada .....	42,647	61
18. Municipalities situated in Canada .....	46,829	10
19. Interest due and accrued on (16) to (18) .....	2,280	00

99,349 09

20. Other stocks and bonds .....	\$28,950	54
21. Interest due and accrued on (20) .....	3,966	00

32,916 54

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

22. Principal .....	\$20,150	00
23. Interest due and accrued on (22) .....	94	35

20,244 35

## CASH.

24. On hand .....	\$450	00
25. In banks .....	62,477	90

62,927 90

## ASSETS NOT HEREINBEFORE MENTIONED.

26. Office furniture .....	\$1,000	00
27. Advances to estates' trusts under administration .....	7,783	32
28. Accrued fees and charges for administering estates, funds, etc. ....	450	00
(a) Safety deposit vaults .....	22,000	00
(b) Loans against int. in trust or est. or against sundry securities .....	10,330	37

41,563 69

Total assets owned beneficially by the Corporation .....	\$677,009	60
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## TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

## DEBTS SECURED BY CHARGES ON LAND.

29. First mortgages .....	\$410,912	32
30. Interest due and accrued on (29) .....	16,451	04

\$427,363 36

## CASH.

31. In banks .....	5,229	45
Total trust funds guaranteed .....	\$432,592	81

TRUST FUNDS NOT GUARANTEED BY THE CORPORATION BUT FOR WHICH THE CORPORATION IS  
ACCOUNTABLE.

32. Mortgage securities:		
Principal .....	\$510,107	88
Interest due and accrued .....	982	32

\$511,090 20

33. Other securities:					
Principal .....			\$455,770	67	
Interest due and accrued .....			80	64	
34. Uninvested trust funds .....			137,014	95	
35. Inventory value of unrealized assets .....					\$592,866 26
					3,412,163 19

Total trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....

\$4,516,119 65

#### SUMMARY.

Assets owned beneficially by the Corporation .....	\$677,009	60
Trust funds guaranteed by the Corporation .....	432,592	81
Trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....	4,516,119	65
Grand total of assets .....		
	\$5,625,722	06

#### MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On guaranteed investments, 5.16%.

Average rate of interest per annum earned by the Corporation during 1918:

- (a) On mortgages of realty; (b) on other securities.
- (1) Owned beneficially by the Corporation (a) 7.98%; (b) 6.08%.
- (2) On trust funds guaranteed (a) 7.24%.

Show by provinces the amount of the mortgages owned beneficially by the Corporation:  
Alberta, \$95,687.62; Ontario, \$117,729.75; British Columbia, \$33,987.90;  
Saskatchewan, \$20,996.43.

Show by provinces the amount of the mortgages held for trust funds guaranteed by the Corporation: Alberta, \$84,487.35; British Columbia, \$24,322.01; Manitoba, \$15,801.10; Saskatchewan, \$18,046.11; Ontario, \$268,255.75.

Loans (a) written off or (b) transferred to real estate account during 1918, viz.:  
Trust funds guaranteed (b) \$22,302.21.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):  
For 1918: C. S. Scott, F.C.A.; G. E. F. Smith, F.C.A., Hamilton.  
For 1919: C. S. Scott, F.C.A.; G. E. F. Smith, F.C.A., Hamilton.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, and July 2nd, 3% each, being at rate of 6% per annum.

#### DIRECTORS AT 31ST DECEMBER, 1918:

Cyrus A. Birge, Hamilton.	Stanley Mills, Hamilton.
Maj. Henry L. Roberts, Grimsby.	Lt.-Col. W. H. Merritt, M.D., St. Catharines.
James Turnbull, Vice-President, Toronto.	J. F. Kavanagh, Hamilton.
C. C. Dalton, Toronto.	Major-General S. C. Mewburn, Hamilton.
Sir John S. Hendrie, K.C.M.G., Toronto.	W. A. Wood, Hamilton.
J. J. Green, Hamilton.	Lt.-Col. John I. McLaren, Hamilton.
T. C. Haslett, K.C., Hamilton.	C. S. Wilcox, Hamilton.
A. E. Dymont, Toronto.	

#### SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
Fully called .....	4,876	\$ 100	487,600	487,600	\$ None.

## MONTREAL TRUST COMPANY

Head Office, Montreal, Que.

*President*—Sir H. S. Holt, Montreal. *General Manager*—F. G. Donaldson, Montreal.  
*Vice-President*—A. J. Brown, Montreal. *Secretary*—W. S. Greene, Montreal.  
*Chief Agent and Attorney for Ontario*—Jno. F. Hobkirk, Toronto.

## BALANCE SHEET AS AT 31st DECEMBER, 1918

## LIABILITIES

## TO THE SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	\$1,000,000 00
2. Dividends declared in respect of (1), but not yet paid .....	20,000 00
3. Unappropriated profits in respect of (1) .....	78,331 04
4. Reserve fund in respect of (1) .....	900,000 00
	<hr/>
	\$1,998,331 04

## LIABILITIES TO THE PUBLIC.

5. Other liabilities to the public, viz.: Mortgages loan on Montreal Trust Building, outstanding when purchased .....	\$160,000 00
(a) Guaranteed mortgage investors' receipts .....	3,163 33
(b) Guaranteed funds .....	1,476,675 61
(c) Amount appropriated for the purpose of paying Dominion Income Tax, expense accrued, etc. .....	12,990 13
	<hr/>
Total actual liabilities .....	\$3,651,160 11

## TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

6. Principal guaranteed, including unclaimed balances (Agency funds) .....	\$1,849,000 00
Total trust funds guaranteed .....	\$1,849,000 00

## TRUST FUNDS NOT GUARANTEED BY THE CORPORATION BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

7. Trust funds invested, including securities actually held as trustee for bondholders:	
Principal .....	\$59,174,345 97
8. Trust funds uninvested. These funds are deposited in Royal Bank of Canada .....	136,325 15
	<hr/>
Total trust funds not guaranteed .....	\$59,310,671 12

## SUMMARY.

Actual liabilities .....	\$3,651,160 11
Trust funds guaranteed .....	1,849,000 00
Trust funds not guaranteed .....	59,310,671 12
	<hr/>
Grand total of liabilities .....	\$64,810,831 23

## ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER

## REAL ESTATE.

9. Office premises .....	\$408,067 87
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## DEETS SECURED BY CHARGES ON LAND.

10. First mortgages .....	\$356,442 50
11. Interest due and accrued on (10) .....	21,414 08
	<hr/>
	377,856 58

## STOCKS, BONDS AND DEBENTURES,

12. Dominion of Canada .....	\$399,974 41
13. Other governments, authorized as trustee investments .....	94,139 24
14. Interest due and accrued on (12), (13) .....	2,700 00
	<hr/>
	496,813 65
15. Other governments not authorized as trustee investments .....	49,153 32
16. Stocks and bonds of public utility companies situated in Canada .....	32,500 00
17. Stocks and bonds of public utility companies situated outside of Canada .....	10,701 00
18. Stocks and bonds of loan, trust and insurance companies .....	267,500 00
19. Interest due and accrued on (15), (16), (17) .....	1,902 00
	<hr/>
20. Other stocks and bonds .....	\$824,872 40
21. Interest due and accrued on (20) .....	5,458 60
	<hr/>
	830,331 00

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

22. Principal .....	581,505 77
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## LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

23. Deposits with Provincial Governments .....	235,000 00
	CASH.

24. On hand and in banks .....	267,926 91
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## UNSECURED DEBTS.

## ASSETS NOT HEREINBEFORE MENTIONED.

25. Office furniture and vaults .....	\$16,594 70
26. Accrued fees and charges, rents, etc. .....	75,307 31
	<hr/>
	91,902 01

Total assets owned beneficially by the Corporation .....	\$3,651,160 11
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## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

27. Principal .....	\$1,849,000 00
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Total trust funds guaranteed .....	\$1,849,000 00
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## TRUST FUNDS NOT GUARANTEED BY THE CORPORATION BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

28. Mortgages securities .....	\$1,916,563 81
29. Other securities:	
Principal .....	57,257,782 16
30. Uninvested trust funds, deposited in The Royal Bank of Canada .....	136,325 15

Total trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....	\$59,310,671 12
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## SUMMARY.

Assets owned beneficially by the Corporation .....	\$3,651,160	11
Trust funds guaranteed by the Corporation .....	1,849,000	00
Trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....	59,310,671	12
Grand total of assets .....	\$64,810,831	23

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On guaranteed investments, 5%.

Average rate of interest per annum earned by the Corporation during 1918:

(a) On mortgages of realty; (b) on other securities.

- (1) Owned beneficially by the Corporation (a) about 6½%; (b) about 6%.
- (2) On trust funds guaranteed (a) about 6%.

Show by Provinces the amount of the mortgages owned beneficially by the Corporation:  
Quebec, \$180,800.00; British Columbia, \$128,500.00; Manitoba, \$18,582.50;  
Alberta, \$12,500.00; Saskatchewan, \$15,000.00; Nova Scotia, \$1,060.00.

Show by countries other than Canada the amount of the mortgages owned beneficially  
by the Corporation: All mortgages in Canada.

Show by countries other than Canada the amount of the mortgages held by trust funds  
guaranteed by Corporation: All mortgages in Canada.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):  
For 1918: Deloitte, Plender, Griffiths & Co., Montreal.  
For 1919: Deloitte, Plender, Griffiths & Co., Montreal.

What were the dividend days of the Corporation in 1918, and what rate or rates of  
dividends were declared payable on those days respectively? 15th day of  
January, April, July and October, 8% per annum, or 2% quarterly.

## DIRECTORS AT 31ST DECEMBER, 1918:

Sir H. S. Holt, Montreal.	C. E. Neill, Montreal.
A. J. Brown, K.C., Montreal.	Hugh Paton, Montreal.
J. E. Aldred, Montreal.	E. L. Pease, Montreal.
Hon. W. J. Hanna, Toronto.	James Redmond, Montreal.
G. H. Duggan, Montreal.	F. W. Ross, Quebec.
Geo. Caverhill, Montreal.	Hon. W. B. Ross, Halifax.
Hon. N. Curry, Montreal.	A. Haig Sims, Montreal.
Hon. R. Dandurand, Montreal.	Stuart Strathy, Toronto.
F. P. Jones, Montreal.	C. A. Crosbie, Vancouver.
Wm. Molson Macpherson, Quebec.	F. G. Donaldson, Montreal.

## SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Com-  
panies' Acts or Private Acts.

Description of Stock.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
Fully called.....	10,000	\$ 100	\$ 1,000,000	\$ 1,000,000 00	\$ .00

## NATIONAL TRUST COMPANY, LIMITED

Head Office, Toronto.

*President*—Sir Joseph Flavelle, Bart.,  
Toronto.*Vice-President*—W. E. Rundle, Toronto.  
*General Manager*—W. E. Rundle, Toronto.*Vice-President*—Z. A. Lash, Toronto.*Assistant Manager*—J. C. Breckenridge,*Vice-President*—E. R. Wood, Toronto.

Toronto.

*Secretary*—E. Cassidy, Toronto.

## BALANCE SHEET AS AT 31st DECEMBER, 1918

## LIABILITIES

## TO THE SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	\$1,500,000 00
2. Dividends declared in respect of (1), but not yet paid .....	37,500 00
3. Unappropriated profits in respect of (1) .....	12,182 97
4. Reserve fund in respect of (1), (including \$50,000 reserve for new branches .....	1,650,000 00
	<u>\$3,199,682 97</u>

## LIABILITIES TO THE PUBLIC.

5. Other liabilities to the public, viz.:	
(a) Reserve for balance Dominion Income Tax ..	12,551 76
6. Liabilities to the Corporation not shown as direct debts	25,986 69
(a) Liability for loans in process of completion and assumed mortgages (not extended), \$25,986.69.	
	<u>38,538 45</u>

Total actual liabilities .....	\$3,238,221 42
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## TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

7. Principal guaranteed, including trust deposits .....	\$6,839,928 65
8. Interest due and accrued on (7) .....	57,971 69
	<u>\$6,897,900 34</u>

Total trust funds guaranteed .....	\$6,897,900 34
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## TRUST FUNDS NOT GUARANTEED BY THE CORPORATION BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

9. Trust funds invested:	
Principal .....	\$66,209,166 23
Interest .....	199,745 28
10. Trust funds uninvested bearing bank interest .....	3,546,637 47
	<u>\$69,955,548 98</u>

Total trust funds not guaranteed .....	\$69,955,548 98
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## SUMMARY.

Actual liabilities .....	\$3,238,221 42
Trust funds guaranteed .....	6,897,900 34
Trust funds not guaranteed .....	69,955,548 98
Grand total of liabilities .....	<u>\$80,091,670 74</u>

## ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER

## REAL ESTATE.

11. Office premises, including vaults and rents due .....	\$470,632 12
12. Freehold land (including buildings) .....	139,856 47
	<hr/>

\$610,488 59

## DEBTS SECURED BY CHARGES ON LAND.

13. First mortgages .....	\$552,845 14
14. Second and subsequent mortgages, agreements for sale or purchase .....	250 00
15. Interest due and accrued on (3), (4) .....	43,571 06
	<hr/>
	596,666 20

## STOCKS, BONDS AND DEBENTURES.

16. Dominion of Canada .....	\$723,622 96
17. Municipalities situated in Canada .....	204,269 43
18. Interest due and accrued on (6), (7) .....	11,315 51
	<hr/>
	939,207 90
19. Other governments not authorized as trustee investments .....	\$4,500 00
20. School districts situated in Canada .....	3,793 20
21. Stocks and bonds of public utility companies situated in Canada .....	119,786 53
22. Stocks and bonds of public utility companies situated outside of Canada .....	40,586 35
23. Stocks of chartered banks .....	44,739 10
24. Stocks and bonds of loan, trust and insurance companies .....	68,201 00
25. Interest due and accrued on (19 to (24) .....	476 78
	<hr/>
	282,082 96

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

26. Principal .....	277,817 87
---------------------	------------

## CASH.

27. On hand .....	\$63,616 46
28. In banks .....	278,560 82
	<hr/>
	342,177 28

## ASSETS NOT HEREINBEFORE MENTIONED.

29. Advances to estates' trusts under administration .....	189,780 62
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Total assets owned beneficially by the Corporation .....	\$3,238,221 42
--	----------------

## TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

## DEBTS SECURED BY CHARGES ON LAND.

30. First mortgages .....	\$4,681,607 75
31. Interest due and accrued on (19) .....	240,923 33
	<hr/>

\$4,922,531 08

## STOCKS, BONDS AND DEBENTURES.

32. United Kingdom of Great Britain and Ireland .....	\$298,009 60
33. Dominion of Canada .....	184,425 71
34. Provinces of Canada .....	24,170 00
35. Other governments, authorized as trustee investments .....	238,247 50
36. Municipalities situated in Canada .....	217,043 24
37. Interest due and accrued on (21) to (25) .....	8,612 23

Total ..... 970,508 28

38. School districts situated in Canada .....	\$57,014 82
39. Other stocks, bonds and debentures .....	120,925 22
40. Interest due and accrued on (28), (29) .....	3,242 50
	181,182 54

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

41. Principal .....	453,586 00
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## CASH.

42. On hand .....	\$28,512 37
43. In banks .....	341,580 07
	370,092 44
Total trust funds guaranteed .....	\$6,897,900 34

## TRUST FUNDS NOT GUARANTEED BY THE CORPORATION BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

44. Mortgage securities:	
Principal .....	\$13,922,025 21
Interest due .....	199,745 28
	14,121,770 49
45. Other securities:	
Principal .....	\$52,287,141 02
46. Uninvested trust funds .....	3,546,637 47
	55,833,778 49

Total trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....	\$69,955,548 98
--	-----------------

## SUMMARY.

Assets owned beneficially by the Corporation .....	\$3,238,221 42
Trust funds guaranteed by the Corporation .....	6,897,900 34
Trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....	69,955,548 98
Grand total of assets .....	\$80,091,670 74

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On guaranteed investments: Approximately 4.40%, including trust deposits.

Average rate of interest per annum earned by the Corporation during 1918:

- (a) On mortgages of realty; (b) on other securities.
- (1) Owned beneficially by the Corporation (a) approximately 7½%; (b) approximately 5%.
- (2) On trust funds guaranteed (a) approximately 7½%; (b) approximately 5½%.

Show by provinces the amount of the mortgages owned beneficially by the Corporation: Manitoba, \$66,267.76; Alberta, \$133,159.08; Saskatchewan, \$242,492.59; Ontario, \$83,975.71; Quebec, \$27,200.00.

Show by provinces the amount of the mortgages held for trust funds guaranteed by the Corporation: Manitoba, \$2,592,511.31; Alberta, \$572,156.27; Saskatchewan, \$1,489,440.17; Quebec, \$24,500.00; Ontario, \$3,000.00.

Loans (a) written off or (b) transferred to real estate account during 1918, viz.: Trust funds guaranteed; (b) \$38,941.71. Trust funds not guaranteed but for which the Corporation is accountable (b) \$22,669.95.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1918, viz.:

- (1) Owned beneficially, No. 3; amount, \$2,300.00.
- (2) Trust funds guaranteed, No. 19; amount, \$41,475.00.
- (3) Trust funds not guaranteed but for which the Corporation is accountable, No. 16; amount, \$30,459.16.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):

For 1918: John McKay and George Edwards, Toronto.

For 1919: George Durnford, Montreal; Webb, Read & Co., Winnipeg.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, April 1st, July 2nd, and October 1st,  $2\frac{1}{2}\%$  on each.

In the case of any other company, of which you hold stocks, bonds or debentures, either directly or indirectly, if they owe you any money, either secured by mortgages or other security or unsecured, state the aggregate amount of such indebtedness, \$115,000.00.

The amount of interest on such loans taken credit for in your profit and loss accounts during the past year, \$5,160.82.

Give full particulars of all real estate, agreements for sale or purchase, securities or any other assets which are or were the property of your Corporation directly or indirectly as owners or guarantors which have been purchased, money advanced on or dealt with in any way by your company in their capacity as trustees.

- (a) Capital mortgages allocated to trust clients, \$504,089.89.
- (b) Capital mortgages allocated to guaranteed trust clients, \$596,728.76.
- (c) Capital bonds allocated to trust clients, \$10,460.54.
- (d) Capital bonds allocated to guaranteed trust clients, \$9,831.02.

#### DIRECTORS AT 31ST DECEMBER, 1918:

Sir Joseph Flavelle, Bart., Toronto.  
 Z. A. Lash, K.C., Toronto.  
 E. R. Wood, Toronto.  
 W. E. Rundle, Toronto.  
 Hon. Mr. Justice Britton, Toronto.  
 H. C. Cox, Toronto.  
 Elias Rogers, Toronto.  
 H. H. Fudger, Toronto.  
 E. M. Saunders, Toronto.  
 H. B. Walker, Montreal.  
 Hon. Sir Edward Kemp, K.C.M.G.,  
 Toronto.

Chester D. Massey, Toronto.  
 J. H. Plummer, Toronto.  
 J. Harrington Walker, Walkerville.  
 Hon. F. H. Phippen, K.C., Toronto.  
 Thomas Findley, Toronto.  
 Alex. Bruce, K.C., Toronto.  
 H. J. Fuller, New York.  
 F. W. Molson, Montreal.  
 T. E. Macaulay, Montreal.  
 W. M. Birks, Montreal.  
 Sir John Aird, Toronto.  
 Sir James Woods, Toronto.

#### SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description	No. of shares	Par value of shares	Total amount held	Total amount paid thereon
Fully called.....	15,000	\$ 100	\$ 1,500,000	\$ 1,500,000

## THE PREMIER TRUST COMPANY

Head Office, London, Ontario

*President*—W. F. Roome, M.D., London.  
*Vice-President*—Senator John Milne,

*General Manager*—A. A. Campbell,  
London.

*Secretary-Treasurer*—William Spittal,  
London.

**BALANCE SHEET AS AT 31st DECEMBER, 1918**

## LIABILITIES

TO THE SHAREHOLDERS.

1. Ordinary joint stock capital, total paid thereon .....	\$64,685 92
2. Ordinary joint stock capital, total paid thereon .....	50,000 00
3. Joint stock capital paid in advance of calls .....	975 00
4. Unappropriated profits in respect of (1), (2), (3) .....	2,015 31
5. Reserve fund in respect of (1), (2), (3) .....	5,000 00
	<hr/>
	\$122,676 23

## LIABILITIES TO THE PUBLIC.

6. Money borrowed without security from chartered banks .....	\$5,316 94
Total actual liabilities .....	\$127,993 17

TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

7. Principal guaranteed, including unclaimed balances ..... \$21,776 00  
Total trust funds guaranteed ..... \$21,776 00

**TRUST FUNDS NOT GUARANTEED BY THE CORPORATION BUT FOR WHICH THE CORPORATION IS  
ACCOUNTABLE.**

8. Trust funds uninvested not bearing interest .....	\$9,948 07
9. Amount at which unrealized assets are carried on the books of the Corporation .....	307,486 17
 Total trust funds not guaranteed .....	 \$317,434 24

## SUMMARY.

Actual liabilities .....	\$127,993 17
Trust funds guaranteed .....	21,776 00
Trust funds not guaranteed .....	317,434 24

Grand total of liabilities ..... \$467,203 41

**ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER**

## REAL ESTATE.

## DEBTS SECURED BY CHARGES ON LAND.

10. First mortgages .....	\$32,505 46
11. Interest due and accrued on (10) .....	938 86
	<hr/>
	\$33,444 32

## STOCKS, BONDS AND DEBENTURES.

12. United Kingdom of Great Britain and Ireland .....	\$20,997 86
13. Other governments, authorized as trustee investments .....	7,433 00
14. Rural telephone companies guaranteed by Provinces of Canada .....	19,282 27
15. Interest due and accrued on (12), (13), (14) .....	1,789 69
	49,502 82
16. Stocks and bonds of public utility companies situated in Canada .....	\$10,000 00
17. Stocks and bonds of loan, trust and insurance companies .....	25,728 94
18. Interest due and accrued on (16), (17) .....	202 19
	35,931 13

## LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

19. Principal .....	\$4,200 00
20. Interest due and accrued on (19) .....	109 53
	4,309 53

## CASH.

21. On hand .....	\$344 08
22. In banks and loan company .....	1,196 89
	1,540 97

## UNSECURED DEBTS.

## ASSETS NOT HEREINBEFORE MENTIONED. \*

23. Office furniture .....	\$1,700 00
24. Accrued fees and charges for administering estates, funds, etc. .....	1,294 40
25. Safety vaults .....	270 00
	3,264 40

Total assets owned beneficially by the Corporation .....

\$127,993 17

## TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

## DEBTS SECURED BY CHARGES ON LAND.

26. First mortgages .....	\$21,776 00
Total .....	\$21,776 00

## CASH.

27. In banks and loan company .....	\$9,948 07
-------------------------------------	------------

## TRUST FUNDS NOT GUARANTEED BY THE CORPORATION BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

28. Mortgage securities:	
Principal .....	\$16,609 00
29. Other securities:	
Principal .....	\$89,900 00
30. Uninvested trust funds, real estate .....	152,032 49
31. Inventory value of unrealized assets .....	48,944 68
	290,877 17

Total trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....

\$317,434 24

## SUMMARY.

Assets owned beneficially by the Corporation .....	\$127,993	17
Trust funds guaranteed by the Corporation .....	21,776	00
Trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....	317,434	24
Grand total of assets .....	\$467,203	41

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On guaranteed investments, 5.92%.

Average rate of interest per annum earned by the Corporation during 1918:

- (a) On mortgages of realty; (b) on other securities.
- (1) Owned beneficially by the Corporation (a) 6.57%; (b) 5.75%.
- (2) On trust funds guaranteed (a) 6.57%; (b) 5.75%.

Show by provinces the amount of the mortgages owned beneficially by the Corporation: Ontario, \$33,444.32.

Show by provinces the amount of the mortgages held for trust funds guaranteed by the Corporation: Ontario, \$21,776.00.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):

For 1918: O. H. Talbot.

For 1919: Not appointed.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? June 30th and December 31st, 4%.

## DIRECTORS AT 31ST DECEMBER, 1918:

W. F. Roome, London.	Walter Boug, Windsor.
Senator John Milne, Hamilton.	A. W. Peene, Hamilton.
W. H. Moorehouse, M.D., London.	F. G. Rumball, London.
John M. Moore, London.	H. A. Stonehouse, Wallaceburg.
A. M. Hamilton, London.	H. London, Leamington.
John Dearness, M.A., London.	P. A. Thomson, Hamilton.
Lt.-Col. A. A. Campbell, London.	John D. Anderson, Windsor.
D. A. Gordon, Wallaceburg.	Lt.-Col. W. G. Coles, London.
Lt.-Col. Wm. Spittal, London.	M. McGugan, Mount Brydges.

## SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies Acts or Private Acts.

Description.	No. of shares.	Par value	Total amount held.	Total amount paid thereon.	Total remaining unpaid
Fully called stock.....	639	\$ 100	\$ 63,900 00	\$ 63,900 00	\$ .....
Partly called stock.....	2,361	100	236,100 00	51,760 92	184,339 08
Totals.....	3,000	.....	360,000 00	115,660 92	184,339 08

## THE PRUDENTIAL TRUST COMPANY, LIMITED

Head Office, Montreal, Que.

*President*—B. Hal. Brown, Montreal.*Vice-President*—James P. Steedman,  
Hamilton.*Manager*—B. Hal. Brown, Montreal.*Secretary*—James Elmsly, Montreal.*Chief Agent and Attorney for Ontario*—  
Douglas K. Ridout, Toronto.

## BALANCE SHEET AS AT 31st DECEMBER, 1918

## LIABILITIES

## TO THE SHAREHOLDERS.

1. Preferred joint stock capital, total paid thereon .....	\$573,805 00
2. Ordinary joint stock capital, total paid thereon .....	18,286 00
3. Joint stock capital paid in advance of calls .....	17,520 00
4. Contingent fund in respect of (1), (2), (3) .....	69,776 32
5. Forfeited shares for non-payment of calls .....	20,354 84
	<hr/>
	\$699,742 16

## LIABILITIES TO THE PUBLIC.

6. Moneys borrowed without security from chartered banks (Government deposit) .....	\$200,000 00
7. Interest due and accrued on (6) .....	586 30
8. Other liabilities to the public, viz.:	
(a) Accounts payable .....	\$3,119 42
(b) Salaries, commissions, etc., accrued to date..	6,029 30
(c) Interest and fees, revenue suspense, per contra	42,329 49
9. Unclaimed dividends .....	117 50
	<hr/>
	51,595 71
10. Liabilities of the Corporation not shown as direct debts:	
(a) Liabilities under contracts entered into by the Corporation for the purchase of mortgages, bonds, stocks or other securities (not extended), \$22,064.40 (bal. Victory Loan).	
	<hr/>
Total actual liabilities .....	\$951,924 17

## TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

11. Principal guaranteed, including unclaimed balances ..	\$443,133 58
12. Interest due and accrued on:	
Special agency funds .....	529,064 66
Guarantee bonds for clients .....	530,647 50

Total trust funds guaranteed .....

\$1,502,845 74

## TRUST FUNDS NOT GUARANTEED BY THE CORPORATION BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

13. Trust funds invested .....	\$1,462,559 57
14. Trust funds uninvested not bearing interest .....	610,748 87

Total trust funds not guaranteed .....

\$2,073,308 44

## SUMMARY.

Actual liabilities .....	\$951,924 17
Trust funds guaranteed .....	1,502,845 74
Trust funds not guaranteed .....	2,073,308 44

Grand total of Liabilities .....

\$4,528,078 35

**ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER**  
**REAL ESTATE.**

15. Office premises .....	\$70,054 75
16. Freehold land (including buildings) other than the foregoing .....	56,318 79

**DEBTS SECURED BY CHARGES ON LAND.**

17. First mortgages .....	\$111,478 42
18. Second and subsequent mortgages, agreements for sale or purchase .....	39,862 37
19. Interest due and accrued on (17), (18) .....	4,821 56
	156,162 35

**STOCKS, BONDS AND DEBENTURES.**

20. Dominion of Canada .....	\$52,753 23
21. Municipalities situated in Canada .....	44,322 70
22. Interest due and accrued on (20), (21) .....	956 90
	98,032 83
23. School districts situated in Canada .....	\$5,931 25
24. Stocks and bonds of loan, trust and insurance com- panies .....	33,300 00
25. Interest due and accrued on (23), (24) .....	42 74
	39,273 99

**LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.**

26. Principal .....	\$183,726 46
27. Interest due and accrued on (26) .....	4,820 69
	188,547 15
28. Other loans and interest due and accrued thereon .....	24,615 13

**CASH.**

29. On hand .....	\$248 67
30. In banks or other financial corporations as follows .....	30,971 03
	31,219 70

**UNSECURED DEBTS.**

31. Accounts receivable, including fees, commissions, etc. .....	20,663 41
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**ASSETS NOT HEREINBEFORE MENTIONED.**

32. Office furniture and vault .....	\$10,066 12
33. Advances to estates' trusts under administration .....	276 04
34. Accrued fees and charges for administering estates, funds, etc. .....	14,364 42
(a) Deposit with Provincial Government .....	200,000 00
(b) Interest and fees, revenue suspense, as per contra .....	42,329 49
	267,036 07

Total assets owned beneficially by the Corporation .....	\$951,924 17
--	--------------

**TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.**

**DEBTS SECURED BY CHARGES ON LAND.**

35. First mortgages .....	3,191 16
---------------------------	----------

**LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.**

36. Principal .....	\$362,780 90
37. Other loans .....	77,161 52

## CASH.

## ASSETS NOT HEREINBEFORE MENTIONED.

38. Guarantees from clients .....	\$530,647 50
39. Special agency funds, held on behalf of clients .....	529,064 66
	1,059,712 16

Total trust funds guaranteed .....	\$1,502,845 74
------------------------------------	----------------

## TRUST FUNDS NOT GUARANTEED BY THE CORPORATION BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

40. Mortgage and other securities .....	\$1,462,559 57
41. Uninvested trust funds .....	610,748 87

Total trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....	\$2,073,308 44
--	----------------

## SUMMARY.

Assets owned beneficially by the Corporation .....	\$951,924 17
Trust funds guaranteed by the Corporation .....	1,502,845 74
Trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....	2,073,308 44
Grand total of assets .....	\$4,528,078 35

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On guaranteed investments, 4%.

Average rate of interest per annum earned by the Corporation during 1918:

- (a) On mortgages of realty; (b) on other securities.
- (1) Owned beneficially by the Corporation (a) 7½%; (b) 5¼%.
- (2) On trust funds guaranteed (a) 7%; (b) 5½%.

Show by provinces the amount of the mortgages owned beneficially by the Corporation:

Alberta .....	\$56,600 92
Saskatchewan .....	2,043 50
Quebec .....	35,416 42
Manitoba .....	12,567 78
British Columbia .....	44,712 17
	\$151,340 79

Show by provinces the amount of the mortgages held for trust funds guaranteed by the Corporation:

Alberta .....	\$2,191 16
Quebec .....	1,000 00
	\$3,191 16

Loans (a) written off or (b) transferred to real estate account during 1918, viz.:

- (1) Funds or securities owned beneficially (b) \$4,338.36.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):

For 1918: Riddell, Stead, Graham & Hutchison.

For 1919: Riddell, Stead, Graham & Hutchison.

## • DIRECTORS AT 31ST DECEMBER, 1918:

B. Hal. Brown, Montreal.	W. Grant Morden, London, England.
Farquhar Robertson, Montreal.	W. J. Morrice, Montreal;
Jas. P. Steedman, Hamilton, Ont.	C. G. Bryan, London, England.
W. G. Ross, Montreal.	W. J. Green, Toronto.
C. A. Barnard, K.C., Montreal.	C. F. Smith, Montreal.
A. Gourdeau, Quebec.	Paul Galibert, Montreal.

## SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
60 per cent. called.....	9,619	100	\$ 961,900	\$ 591,325 00	\$ 3,335 00
Ordinary stock fully called.	183	100	18,300	18,286 00	14 00
Totals.....	9,802	.....	980,200	609,611 00	3,349 00

## THE ROYAL TRUST COMPANY

Head Office, Montreal, Que.

President—Sir Vincent Meredith, Bart., Vice-President—Huntly R. Drummond,  
Montreal. Montreal.Manager—A. E. Holt, Montreal. Secretary—M. S. L. Richey, Montreal.  
Chief Agent and Attorney for Ontario—Bruce L. Smith, Toronto.

## BALANCE SHEET AS AT 31st DECEMBER, 1918

## LIABILITIES

## TO THE SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	\$1,000,000 00
2. Dividends declared in respect of (1), but not yet paid .....	30,000 00
3. Unappropriated profits in respect of (1) .....	897,745 41
4. Reserve fund in respect of (1) .....	\$1,000,000 00
	—————
	\$2,927,745 41

## LIABILITIES TO THE PUBLIC.

5. Moneys borrowed without security from chartered banks .....	\$2,058,730 85
6. Other liabilities to the public, viz.: (a) Charges due and accrued .....	29,555 94
NOTE.—The Company is also liable under a guarantee as to principal and interest of \$900,000, 5% first mortgage guarantees gold bonds of The Royal Trust Realty Co.	
	—————
	2,088,286 79
Total actual liabilities .....	\$5,016,032 20

## TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

7. Principal guaranteed, including judicial surety and guarantee bonds .....	\$2,702,822 14
8. Interest due and accrued on (7) .....	2,225 43
	—————
Total trust funds guaranteed .....	\$2,705,047 57

## TRUST FUNDS NOT GUARANTEED BY THE CORPORATION BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

9. Trust funds invested: Principal at par or nominal value .....	\$117,165,671 33
10. Trust funds uninvested .....	17,705,749 22
11. Safe custody investments .....	83,414,301 17
12. Amount at which unrealized assets are carried on the books of the Corporation .....	Nil, except as above
	—————
	\$218,285,721 72

Total trust funds not guaranteed .....

\$218,285,721 72

## SUMMARY.

Actual liabilities .....	\$5,016,032 20
Trust funds guaranteed .....	2,705,047 57
Trust funds not guaranteed .....	218,285,721 72
Grand total of liabilities .....	\$226,006,801 49

**ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER**  
**REAL ESTATE.**

13. Freehold land (including buildings) ..... \$27,076 48

**DEBTS SECURED BY CHARGES ON LAND.**

14. First mortgages .....	\$499,683 95
15. Second and subsequent mortgages, agreements for sale or purchase .....	4,745 24
16. Interest due and accrued on (14), (15) .....	10,020 28
	514,449 47

**STOCKS, BONDS AND DEBENTURES.**

17. United Kingdom of Great Britain and Ireland .....	\$591,562 51
18. Dominion of Canada .....	397,916 00
19. Other governments, authorized as trustee investments .....	479,318 84
20. Municipalities situated in Canada .....	39,471 65
21. Interest due and accrued on (17) to (20) .....	15,651 48
	1,523,920 48
22. School districts situated in Canada .....	\$2,559 60
23. Stocks and bonds of public utility companies situated in Canada .....	160,044 00
24. Stocks and bonds of public utility companies situated outside of Canada .....	124,667 40
25. Stocks of chartered banks .....	196,560 00
26. Interest due and accrued on (22) to (25) .....	8,005 83
	491,836 83
27. Other stocks and bonds .....	\$646,849 47
28. Interest due and accrued on (27) .....	9,822 11
	656,671 58

**LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.**

29. Principal .....	\$849,159 92
30. Interest due and accrued on (29) .....	7,669 66
	856,829 58

**CASH.**

31. On hand ..... 350 00

**UNSECURED DEBTS.**

32. Balances on sundry accounts including commissions, fees, etc., due  
and charges paid in advance .....

95,188 82

**ASSETS NOT HEREINBEFORE MENTIONED.**

33. Office furniture .....	\$5,127 28
34. Advances to estates' trusts under administration .....	342,421 94
35. Deposits with Provincial Governments .....	445,000 00
36. Loans secured by real estate, etc. .....	57,159 74
	849,708 96

Total assets owned beneficially by the Corporation ..... \$5,016,032 20

**TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.**

**DEBTS SECURED BY CHARGES ON LAND.**

37. First mortgages .....	\$219,297 59
38. Interest due and accrued on (37) .....	2,987 33
	\$222,284 92

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

39. Principal .....	\$1,734,756 09
40. Interest due and accrued on (39) .....	4,743 09
	<hr/>

## CASH.

41. In banks .....	80,072 16
--------------------	-----------

## ASSETS NOT HEREINBEFORE MENTIONED.

42. Guaranteed investments .....	\$59,140 00
43. Indemnity surety and guarantee bonds .....	583,782 52
44. Loans secured by mortgage, etc. .....	20,268 79
	<hr/>
	663,191 31

Total trust funds guaranteed .....	\$2,705,047 57
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## TRUST FUNDS NOT GUARANTEED BY THE CORPORATION BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

45. Mortgage securities .....	\$16,691,388 49
46. Other securities:	
Principal at par or nominal value .....	100,474,282 84
47. Uninvested trust funds .....	17,705,749 22
48. Safe custody securities .....	83,414,301 17

Total trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....	\$218,285,721 72
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## SUMMARY.

Assets owned beneficially by the Corporation .....	\$5,016,032 20
Trust funds guaranteed by the Corporation .....	2,705,047 57
Trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....	218,285,721 72
	<hr/>
Grand total of assets .....	\$226,006,801 49

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On guaranteed investments, 2.52%.

Average rate of interest per annum earned by the Corporation during 1918:

(a) On mortgages of realty; (b) on other securities.

- (1) Owned beneficially by the Corporation (a) 6.23%; (b) 5.20%.
- (2) On trust funds guaranteed (a) 7%; (b) 5.33%.

Show by provinces the amount of the mortgages owned beneficially by the Corporation:

Manitoba .....	\$28,943 61
Saskatchewan .....	58,585 02
Alberta .....	26,173 38
Quebec .....	328,939 03
Ontario .....	30,562 45
British Columbia .....	57,757 55
	<hr/>
	\$530,961 04
Less reserve .....	26,531 85
	<hr/>
	\$504,429 19

Show by provinces the amount of the mortgages held for trust funds guaranteed by the Corporation: Manitoba, \$12,090.11; Saskatchewan, \$181,674.48; Alberta, \$25,533.00.

Loans (a) written off or (b) transferred to real estate account during 1918, viz.:

(1) Funds or securities owned beneficially (b) \$6,388.72; trust funds not guaranteed but for which the Corporation is accountable (b) \$118,811.71.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1918, viz.:

Trust funds guaranteed, No. 1; amount, \$2,900.00.

Trust funds not guaranteed but for which the Corporation is accountable, No. 34; amount, \$148,208.83.

Amount of loans to directors at 31st December, 1918, \$16,330.87.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):

For 1918: James Hutchison, C.A., Montreal.

For 1919: Same.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? 31st March, 3%; 30th June, 3%; 30th September, 3%, and bonus 4%; 31st December, 3%.

#### DIRECTORS AT 31ST DECEMBER, 1918:

Sir Vincent Meredith, Bart., Montreal.  
 H. R. Drummond, Montreal.  
 Sir H. Montague Allan, C.V.O., Montreal.  
 R. B. Angus, Montreal.  
 E. W. Beatty, K.C., Montreal.  
 Sir Charles Gordon, G.B.E., Montreal.  
 C. R. Hosmer, Montreal.

Sir Frederick Williams-Taylor, Montreal.  
 Lord Shaughnessy, K.C.V.O., Montreal.  
 Hon Sir Lomer Gouin, K.C.M.G., Montreal.  
 William McMaster, Montreal.  
 Hon. C. C. Ballantyne, Ottawa.  
 C. W. Dean, Montreal.  
 Lt.-Col. Herbert Molson, M.C., Montreal.

#### SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies Acts or Private Acts.

Description.	No. of shares	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
Fully called.....	10,000	\$ 100	\$ 1,000,000	\$ 1,000,000	\$ .....

## THE STERLING TRUSTS CORPORATION

Head Office, Toronto, Ontario.

President E. F. B. Johnston, Toronto. Vice-President—A. W. Briggs, K.C.,

Vice-President—John Firstbrook, Toronto. Toronto.

Vice-President—H. Waddington, Toronto. Manager—Charles Bauckham, Toronto.

Secretary—L. H. Coombes, Toronto.

## BALANCE SHEET AS AT 31st DECEMBER, 1918

## LIABILITIES

## TO THE SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	\$480,440 67
2. Unappropriated profits in respect of (1) .....	8,002 85
3. Reserve fund in respect of (1) .....	100,000 00
	<hr/>
	\$588,443 52

## • LIABILITIES TO THE PUBLIC.

4. Other liabilities to the public, viz.: Sundry accounts payable .....	<hr/> 9,665 32
Total actual liabilities .....	\$598,108 84

## TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

5. Principal guaranteed, including unclaimed balances ..	\$561,994 41
6. Interest due and accrued on (5) .....	1,647 10
Total trust funds guaranteed .....	<hr/> \$563,641 51

## TRUST FUNDS NOT GUARANTEED BY THE CORPORATION BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

7. Trust funds uninvested not bearing interest .....	\$67,326 80
8. Other liabilities .....	10,828,877 43
Total trust funds not guaranteed .....	\$10,896,204 23

## SUMMARY.

Actual liabilities .....	\$598,108 84
Trust funds guaranteed .....	563,641 51
Trust funds not guaranteed .....	10,896,204 23
Grand total of liabilities .....	<hr/> \$12,057,954 58

## ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER

## REAL ESTATE.

9. Freehold land (including buildings) .....	\$2,278 43
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## DEBTS SECURED BY CHARGES ON LAND.

10. First mortgages .....	\$204,354 61
11. Interest due and accrued on (8) .....	3,449 79
	<hr/> 207,804 40

## STOCKS, BONDS AND DEBENTURES.

12. Dominion of Canada .....	1,500 00
13. Stocks and bonds of loan, trust and insurance companies .....	52,500 00
14. Other stocks and bonds .....	50,000 00

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

15. Principal .....	\$19,408 00
16. Interest due and accrued on (12).....	1,358 56
	<hr/>
	20,766 56

## LOANS SECURED BY THE CORPORATION'S OWN STOCK OR BONDS.

17. Principal .....	79 36
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## CASH.

18. On hand .....	\$1,028 58
19. In banks .....	20,690 79
	<hr/>
	21,719 37

## UNSECURED DEBTS.

20. Loan covered by promissory note .....	710 14
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## ASSETS NOT HEREINBEFORE MENTIONED.

21. Office furniture .....	\$5,792 47
22. Advances to estates' trusts under administration .....	192,679 20
23. Accrued fees and charges for administering estates, funds, etc. ....	22,219 44
24. (a) Accounts receivable .....	20,059 47
	<hr/>
	240,750 58

Total assets owned beneficially by the Corporation .....	\$598,108 84
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## TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

## DEBTS SECURED BY CHARGES ON LAND.

25. First mortgages .....	\$86,332 61
26. Interest due and accrued on (20) .....	1,384 12
	<hr/>
	887,716 73

## STOCKS, BONDS AND DEBENTURES.

27. Municipalities situated in Canada .....	2,940 00
Total .....	<hr/>
	\$90,656 73

## CASH.

28. On hand .....	\$822 84
29. In banks .....	24,762 45
	<hr/>
	25,585 29

## ASSETS NOT HEREINBEFORE MENTIONED.

30. Great Northern Land Company .....	\$301,399 49
31. Land Corporation of Ontario, Limited .....	146,000 00
	<hr/>
	447,399 49

Total trust funds guaranteed .....	\$563,641 51
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## TRUST FUNDS NOT GUARANTEED BY THE CORPORATION BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

32. Mortgage securities, included in No. 31.	
33. Other securities, included in No. 31.	
34. Unsecured debts, included in No. 31.	
35. Uninvested trust funds .....	\$67,326 80
36. Inventory value of unrealized assets .....	10,828,877 43

Total trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....	\$10,896,204 23
---	-----------------

## SUMMARY.

Assets owned beneficially by the Corporation .....	\$598,108	84
Trust funds guaranteed by the Corporation .....	563,641	51
Trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....	10,896,204	23
Grand total of assets .....	<u>\$12,057,954</u>	<u>58</u>

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On guaranteed investments, 5½%.

Average rate of interest per annum earned by the Corporation during 1918:

(a) On mortgages of realty; (b) on other securities.  
 (1) Owned beneficially by the Corporation (a) 8%; (b) 7%.  
 (2) On trust funds guaranteed (a) 7½%; (b) 7%.

Show by provinces the amount of the mortgages owned beneficially by the Corporation:  
 Ontario, \$2,843.67.

Show by provinces the amount of the mortgages held for trust funds guaranteed by the Corporation: Saskatchewan, \$29,288.32; Alberta, \$7,558.00; Ontario, \$4,815.61.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):  
 For 1918: A. C. Neff & Co., F.C.A., Toronto; G. C. Rooke, Regina.  
 For 1919: A. C. Neff & Co., F.C.A., Toronto; G. C. Rooke, Regina.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? Nil.

## DIRECTORS AT 31ST DECEMBER, 1918:

E. F. B. Johnston, Toronto.	F. B. Hayes, Toronto.
John Firstbrook, Toronto.	Nicol Jeffrey, Guelph.
H. Waddington, Toronto.	F. C. L. Jones, Toronto.
A. W. Briggs, K.C., Toronto.	J. E. Martin, Minneapolis, Minn.
W. H. Wardrobe, K.C., Hamilton.	E. D. McCallum, Regina, Sask.
W. A. Boys, K.C., M.P., Barrie.	J. W. Scott, Listowel.
Geo. H. Bradshaw, Portland, Ore.	W. J. Sheppard, Waubashene.
J. A. Cross, K.C., M.P.P., Regina, Sask.	Norman Somerville, Toronto.
J. C. Elliott, M.P.P., Glencoe.	N. H. Stevens, Chatham.
Gideon Grant, Toronto.	J. A. Walker, K.C., Chatham.

## SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid.
1. Fully called.....	2,682	\$ 100	\$ 268,200 00	\$ 268,200 00	\$ .....
2. Partly paid.....	6,572	100	657,200 00	212,240 67	444,959 33
3. Subscribed on which pay- ment on par value have not been made.....	746	100	74,600 00	.....	74,600 00
Totals .....	10,000	.....	1,000,000 00	480,440 67	519,559 33

## THE TORONTO GENERAL TRUSTS CORPORATION

Head Office, Toronto, Ontario.

President—Hon. Featherston Osler, K.C.,  
D.C.L., Toronto.Vice-President—Hamilton Cassels, K.C.,  
LL.D., Toronto.Vice-President—Brig.-Gen. Sir John M.  
Gibson, K.C.M.G., LL.D., Hamilton.General Manager—A. D. Langmuir,  
Toronto.Assistant General Manager—William G.  
Watson, Toronto.Secretary—T. J. Maguire, Toronto.  
Assistant Secretary—J. W. Burgess,  
Toronto.

## BALANCE SHEET AS AT 31st DECEMBER, 1918

## LIABILITIES

## TO THE SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	\$1,500,000 00
2. Dividends declared in respect of (1), but not yet paid .....	52,500 00
3. Unappropriated profits in respect of (1) .....	152,812 13
4. Reserve fund in respect of (1) .....	2,000,000 00
5. Interest in reserve .....	35,000 00
	<hr/>
	\$3,740,312 13

## LIABILITIES TO THE PUBLIC.

6. Other liabilities to the public, viz.:	
(a) Reserve for Federal income tax and sundry accounts .....	19,132 22
Total actual liabilities .....	\$3,759,444 35

## TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

7. Principal guaranteed, including unclaimed balances ..	\$8,173,003 78
8. Interest due and accrued on (7) .....	12,880 19
	<hr/>
Total trust funds guaranteed .....	\$8,185,883 97

TRUST FUNDS NOT GUARANTEED BY THE CORPORATION BUT FOR WHICH THE CORPORATION IS  
ACCOUNTABLE.

9. Trust funds invested:	
Principal .....	\$24,686,543 16
Interest .....	55,381 80
10. Trust funds uninvested bearing bank interest .....	990,073 07
11. Other liabilities .....	47,383 05
12. Amount at which unrealized assets are carried on the books of the Corporation .....	53,107,920 40
	<hr/>
Total trust liabilities .....	\$78,887,301 48

## SUMMARY.

Actual liabilities .....	\$3,759,444 35
Trust funds guaranteed .....	8,185,883 97
Trust funds not guaranteed .....	78,887,301 48
	<hr/>
Grand total of liabilities .....	\$90,832,629 80

## ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER

## REAL ESTATE.

13. Office premises .....	\$750,000 00
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## DEBTS SECURED BY CHARGES ON LAND.

14. First mortgages .....	\$1,894,750	94
15. Second and subsequent mortgages, agreements for sale or purchase .....	4,604	19
16. Interest due and accrued on (14), (15) .....	79,039	15
		1,978,394 28

## STOCKS, BONDS AND DEBENTURES.

17. Dominion of Canada .....	\$428,110	00
18. Provinces of Canada .....	9,275	99
19. Municipalities situated in Canada .....	114,683	05
20. Interest due and accrued on (17), (18), (19) .....	3,466	79
		555,535 83
21. Stocks and bonds of loan, trust and insurance companies .....	\$52,812	63
22. Interest due and accrued .....	399	36
		53,211 99

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

23. Principal .....	\$83,006	43
24. Interest due and accrued on (23) .....	1,686	48
		84,692 91

## CASH.

25. On hand .....	\$487	16
26. In banks .....	52,911	82
		53,398 98

## ASSETS NOT HEREINBEFORE MENTIONED.

27. Advances to estates' trusts under administration .....	\$278,350	00
28. Accrued rents <i>re</i> office buildings and vaults .....	5,860	36
		284,210 36

Total assets owned beneficially by the Corporation .....

\$3,759,444 35

## TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

## DEBTS SECURED BY CHARGES ON LAND.

29. First mortgages .....	\$6,738,966	19
30. Second and subsequent mortgages agreements for sale or purchase .....	6,900	00
31. Interest due and accrued on (29), (30) .....	220,313	87
		\$6,966,180 06

## STOCKS, BONDS AND DEBENTURES.

32. Dominion of Canada .....	\$242,200	00
33. Municipalities situated in Canada .....	858,291	34
34. Interest due and accrued on (32), (33) .....	1,907	97
		1,102,399 31
Total .....		\$8,068,579 37

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

35. Principal .....	\$10,690	00
36. Interest due and accrued on (35) .....	1,046	99
		11,736 99

## CASH.

37. On hand .....	\$89 18
38. In banks .....	105,478 43
	105,567 61

Total trust funds guaranteed .....	\$8,185,883 97
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## TRUST FUNDS NOT GUARANTEED BY THE CORPORATION BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

39. Mortgage securities:	
Principal .....	\$13,649,878 46
Interest due and accrued .....	55,381 80
	\$13,705,260 26
40. Other securities:	
Principal .....	11,059,886 43
41. Uninvested trust funds .....	1,014,234 39
42. Inventory value of unrealized assets .....	53,107,920 40
	65,182,041 22

Total trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....	\$78,887,301 48
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## SUMMARY.

Assets owned beneficially by the Corporation .....	\$3,759,444 35
Trust funds guaranteed by the Corporation .....	8,185,883 97
Trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....	78,887,301 48
Grand total of assets .....	\$90,832,629 80

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On guaranteed investments, 4.93%.

Average rate of interest per annum earned by the Corporation during 1918:

(a) On mortgages of realty; (b) on other securities.  
 (1) Owned beneficially by the Corporation (a) 7.394%; (b) 5.72%.  
 (2) On trust funds guaranteed (a) 7.428%; (b) 5.60%.

Show by provinces the amount of the mortgages owned beneficially by the Corporation:

Ontario .....	\$795,472 83
Manitoba .....	495,272 90
Saskatchewan .....	400,867 89
Alberta .....	207,741 51
	\$1,899,355 13

Show by Provinces the amount of mortgages held for trust funds guaranteed by the Corporation:

Ontario .....	\$2,261,157 56
Manitoba .....	2,550,316 33
Saskatchewan .....	1,775,458 25
Alberta .....	158,934 05
	\$6,745,866 19

Loans (a) written off or (b) transferred to real estate account during 1918, viz.:

(1) Funds or securities owned beneficially (a) \$21,223.86.  
 Trust funds guaranteed (a) \$2,326.14.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1918, viz.:

(1) Owned beneficially, No. 31; amount, \$104,459.61.  
 (2) Trust funds guaranteed, No. 30, amount, \$78,761.87.  
 (3) Trust funds not guaranteed but for which the Corporation is accountable, No. 15; amount, \$52,171.66.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):

For 1918: R. F. Spence and J. George, Toronto.

For 1919: R. F. Spence and J. George, Toronto.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, 2½%; April 1st, 2½%; July 2nd, 2½%; October 1st, 2½%; bonus of 1% payable January 2nd, 1919.

DIRECTORS AT 31ST DECEMBER, 1918:

John Hoskin, K.C., LL.D., Toronto.	Sir Edmund Osler, Toronto.
Hon. Featherston Osler, K.C., D.C.L., Toronto.	Sir Edmund Walker, C.V.O., LL.D., Toronto.
Lieut.-Col. R. W. Leonard, St. Catharines.	J. G. Scott, K.C., Toronto.
Brig. General Sir John M. Gibson, K.C.M.G., LL.D., Hamilton.	A. C. Hardy, Brockville.
Hon. Sir D. H. McMillan, K.C.M.G., Winnipeg, Man.	Hon. W. C. Edwards, Ottawa.
Thomas Long, Toronto.	Hamilton Cassels, K.C., LL.D., Toronto.
J. Bruce Macdonald, Toronto.	Lt.-Col. J. F. Michie, Toronto.
W. D. Matthews, Toronto.	E. C. Whitney, Ottawa.
Hon. Peter McLaren, Perth.	Wellington Francis, K.C., Toronto.
	E. T. Malone, K.C., Toronto.
	H. H. Williams, Toronto.

SCHEDULE A.

Fixed and permanent capital stock created by virtue of Joint Stock Companies Acts or Private Acts.

Description.	No. of shares.	Par value of shares	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
Fully called .....	15,000	\$ 100	\$ 1,500,000	\$ 1,500,000	\$ None.

## THE TRUSTS AND GUARANTEE COMPANY, LIMITED

Head Office, Toronto, Ontario.

*President*—James J. Warren, Toronto. *Vice-President*—C. E. Ritchie, Akron, Ohio.  
*General Manager and Secretary*—Edward B. Stockdale, Toronto.

## BALANCE SHEET AS AT 31st DECEMBER, 1918

## LIABILITIES

## TO THE SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	\$112,950 00
2. Ordinary joint stock capital, total paid thereon .....	376,060 00
3. Joint stock capital paid in advance of calls .....	902,917 75
4. Dividends declared in respect of (1), (2), (3), but not yet paid .....	41,743 35
5. Unappropriated profits in respect of (1), (2), (3), balance at credit profit and loss account ....	465,244 08
	<u>\$1,898,915 18</u>

## LIABILITIES TO THE PUBLIC.

6. Other liabilities to the public, viz.:	
(a) Open account .....	<u>596 57</u>
Total actual liabilities .....	<u>\$1,899,511 75</u>

## TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

7. Principal guaranteed, including unclaimed balances ..	\$5,176,269 58
8. Interest due and accrued on (7) .....	5,791 53
Total trust funds guaranteed .....	<u>\$5,182,061 11</u>

## TRUST FUNDS NOT GUARANTEED BY THE CORPORATION BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

9. Trust funds invested:	
Principal .....	\$7,296,451 81
10. Trust funds uninvested but bearing interest .....	233,320 90
11. Amount at which unrealized assets are carried on the books of the Corporation .....	5,253,781 54
Total trust funds not guaranteed .....	<u>\$12,783,554 25</u>

## SUMMARY.

Actual liabilities .....	\$1,899,511 75
Trust funds guaranteed .....	5,182,061 11
Trust funds not guaranteed .....	12,783,554 25
Grand total of liabilities .....	<u>\$19,865,127 11</u>

## ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER

## REAL ESTATE.

12. Freehold land (including buildings) .....	\$129,814 61
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## DEBTS SECURED BY CHARGES ON LAND.

13. First mortgages .....	824,607	10
14. Other stocks and bonds .....	589,158	80

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

15. Principal .....	33,524	20
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## CASH.

16. On hand .....	24,940	49
17. In banks .....	64,359	56

## UNSECURED DEBTS.

18. and prepaid charges .....	57,254	35
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## ASSETS NOT HEREINBEFORE MENTIONED.

19. Office furniture .....	\$23,471	64
20. Accrued fees and charges for administering estates, funds, etc. .....	152,381	00
		175,852 64

Total assets owned beneficially by the Corporation .....	\$1,899,511	75
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## TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

## DEBTS SECURED BY CHARGES ON LAND.

21. First mortgages .....	\$3,297,042	79
22. Interest due and accrued on (21) .....	190,978	31
		3,488,021 10

## STOCKS, BONDS AND DEBENTURES.

23. United Kingdom of Great Britain and Ireland .....	\$146,000	84
24. Dominion of Canada .....	104,298	56
25. Provinces of Canada .....	13,748	21
26. Other governments, authorized as trustee investments .....	4,380	00
27. Municipalities situated in Canada .....	185,855	05
28. Rural telephone companies, Saskatchewan .....	292,021	11
29. Interest due and accrued on (23) to (28) .....	24,704	61
		771,008 38

Total .....	\$4,259,029	48
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30. School districts situated in Canada .....	35,087	71
31. Other stocks, bonds and debentures .....	538,065	70
32. Interest due and accrued on (30), (31) .....	872	99
		574,026 40

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

33. Principal .....	\$271,430	95
34. Interest due and accrued on (33) .....	6,673	63
		278,104 58

## CASH.

35. In banks .....	70,900	65
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Total trust funds guaranteed .....	\$5,182,061	11
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TRUST FUNDS NOT GUARANTEED BY THE CORPORATION BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

36. Mortgage securities:	
Principal .....	\$1,636,620 01
37. Other securities:	
Principal .....	5,659,831 80
38. Uninvested trust funds .....	233,320 90
39. Inventory value of unrealized assets .....	5,253,781 54
	<hr/>
Total trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....	\$12,783,554 25

SUMMARY.

Assets owned beneficially by the Corporation .....	\$1,899,511 75
Trust funds guaranteed by the Corporation .....	5,182,061 11
Trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....	12,783,554 25
	<hr/>
Grand total of assets .....	\$19,865,127 11

MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On guaranteed investments, short term, 4%; long term, 5½%.

Average rate of interest per annum earned by the Corporation during 1918:

- (a) On mortgages of realty; (b) on other securities.
- (1) Owned beneficially by the Corporation (a) 6%; (b) 6%.
- (2) On trust funds guaranteed (a) 7.65% approximately; (b) 6.14% approximately.

Show by provinces the amount of the mortgages owned beneficially by the Corporation: Ontario, \$24,682.48; Quebec, \$799,924.62.

Show by provinces the amount of the mortgages held for trust funds guaranteed by the Corporation: Alberta, \$2,095,380.25; Ontario, \$1,084,641.54; British Columbia, \$117,021.00.

Loans transferred to real estate account during 1918: Trust funds guaranteed, \$7,404.23.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1918, viz.: Trust funds guaranteed, No. 7; amount, \$17,581.77.

Amount of loans to directors at 31st December, 1918, \$34,573.62.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):

For 1918: Edwards, Morgan & Co., Toronto.

For 1919: Edwards, Morgan & Co., Toronto.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, 1918; July 2nd, 1918, 6% per annum.

In the case of any other company, of which you hold stocks, bonds or debentures, either directly or indirectly, if they owe you any money, either secured by mortgages or other security or unsecured, state the aggregate amount of such indebtedness, \$1,152,061.07.

The aggregate amount of instalments of principal in arrears, \$1,122,174.30.

The amount of interest due and unpaid, whether capitalized or not (not capitalized), \$324,725.73.

The amount of interest on such loans taken credit for in your profit and loss accounts during the past year, \$1,916.32.

Give full particulars of all real estate, agreements for sale or purchase, securities or any other assets which are or were the property of your Corporation directly or indirectly as owners or guarantors which have been purchased, money advanced on or dealt with in any way by your Company in their capacity as trustees: Transferred from debenture account to estates, Dominion of Canada Victory Loan, \$25,500.00.

DIRECTORS AT 31ST DECEMBER, 1918:

James J. Warren, President, Toronto.	A. C. Flumerfelt, Director, Victoria, B.C.
C. E. Ritchie, Vice-President, Akron, Ohio.	W. D. Bell, Director, Chesley.
W. Thoburn, M.P., Director, Almonte.	Joseph Ruddy, Director, Brantford.
J. H. Adams, Director, Toronto.	S. C. Robinson, Director, Walkerville.
Matthew Wilson, K.C., Director, Chatham.	Thomas Reid, Toronto.
Lloyd Harris, Director, Brantford.	J. D. Ivey, Toronto.
Edward B. Stockdale, Toronto.	D. J. McDougald, Toronto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
Fully paid .....	11,434	100	\$ 1,143,400	\$ 1,143,400 00	.....
Partly paid .....	8,566	100	856,600	248,527 75	1,350 00
Totals.....	20,000	.....	2,000,000	1,391,927 75	1,350 00

## THE UNION TRUST COMPANY, LIMITED

Head Office, Toronto, Ontario.

*President*—H. F. Gooderham.  
*Vice-President*—H. S. Strathy.

*Manager*—James K. Pickett.  
*Secretary*—C. D. Henderson.

## BALANCE SHEET AS AT 31st DECEMBER, 1918

## LIABILITIES

## TO THE SHAREHOLDERS.

1. Ordinary joint stock capital fully called; total paid thereon .....	\$1,000,000 00
2. Dividends declared in respect of (1), but not yet paid .....	15,000 00
3. Unappropriated profits in respect of (1) .....	44,065 64
4. Reserve fund in respect of (1) .....	450,000 00
5. Contingent fund in respect of (1) .....	172,132 51

## LIABILITIES TO THE PUBLIC.

6. Other liabilities to the public, viz.:	
(a) Accounts and commissions payable including London, Eng.,	
Income tax .....	10,103 09
(b) Accruals of taxes and interest and vault rents paid in	
advance .....	6,330 20
(c) Suspense and sundry liabilities .....	16,532 75
7. Mortgages payable on real estate vested in the company, Bank of	
Commerce, \$100,000; J.O.F., \$350,000, on the Company's Win-	
nipeg Building .....	450,000 00
Total actual liabilities .....	\$2,164,164 19

## TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

8. Principal guaranteed, including unclaimed balances, interest on which	
paid December 31st, 1918 .....	\$5,218,020 28
Total trust funds guaranteed .....	\$5,218,020 28

## TRUST FUNDS NOT GUARANTEED BY THE CORPORATION BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

9. Trust funds invested:	
Principal .....	\$431,647 42
Interest .....	1,206 55
10. Trust funds uninvested not bearing interest .....	91,096 78
11. Other liabilities .....	2,666,654 40
12. Amount at which unrealized assets are carried on the books of the	
Corporation .....	2,912,881 62

Total trust funds not guaranteed .....

\$6,103,486 77

## SUMMARY.

Actual liabilities .....	\$2,164,164 19
Trust funds guaranteed .....	5,218,020 28
Trust funds not guaranteed .....	6,103,486 77
Grand total of liabilities .....	\$13,485,671 24

## ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER

## REAL ESTATE.

13. Office premises .....	\$800,000 00
14. Freehold land (including buildings) other than the foregoing .....	175,117 44
	<u>\$975,117 44</u>

## DEBTS SECURED BY CHARGES ON LAND.

15. First mortgages .....	\$129,039 55
16. Second and subsequent mortgages, agreements for sale or purchase .....	547,982 91
17. Interest due and accrued on (15), (16) and No. 32 .....	164,474 57
	<u>841,497 03</u>

## STOCKS, BONDS AND DEBENTURES.

18. Interest due and accrued on No. 36, \$16,240.81; Nos. 33, 34, \$1,807.33; No. 20, \$42.58, and No. 22, \$410.77 .....	18,501 49
19. Stocks and bonds of public utility companies situated outside of Canada .....	\$3,430 00
20. Interest due and accrued on (19), see No. 18, accrued, \$42.58 .....	7,431 24
21. Other stocks and bonds .....	10,861 24
22. Interest due and accrued on No. 18, \$410.77.	65,341 06

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

23. Principal .....	\$107,065 47
24. Interest due and accrued on: Accrued, \$26,619.93; less paid in advance, \$8.23, also No. 38 (No. 23, accrued, \$330.73) .....	26,611 70
	<u>133,677 17</u>

## CASH.

25. On hand .....	\$2,844 67
26. In banks .....	80,813 96
	<u>83,658 63</u>

## UNSECURED DEBTS.

27. Chattels and wages <i>re</i> operation account, farm properties in Company's hands through foreclosure and otherwise .....	6,155 61
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## ASSETS NOT HEREINBEFORE MENTIONED.

29. Accrued fees and charges for administering estates, funds, etc. .....	\$10,081 98
(d) Accounts receivable, due Co., <i>re</i> insurance and sundries .....	6,772 54
(e) Deferred charges .....	12,500 00
	<u>29,354 52</u>

Total assets owned beneficially by the Corporation .....

\$2,164,164 19

## TRUST FUNDS, THE INVESTMENT OF WHICH IS GUARANTEED BY THE CORPORATION.

## DEBTS SECURED BY CHARGES ON LAND.

30. First mortgages .....	\$3,261,610 46
31. Second and subsequent mortgages, agreements for sale or purchase .....	70,236 48
32. Interest due and accrued on (30) and (31), see No. 17, due, \$57,686.06; accrued, \$61,854.91 .....	<u>3,331,846 94</u>

## STOCKS, BONDS AND DEBENTURES.

33. Dominion of Canada .....	\$143,000 00
34. Municipalities situated in Canada .....	48,599 74
	<hr/>
Total .....	191,599 74
	<hr/>
35. Other stocks, bonds and debentures .....	809,264 29
36. Interest due and accrued on (35), see No. 18, accrued, \$16,240.81.	

## LOANS UPON THE COLLATERAL SECURITY OF BONDS, STOCKS AND DEBENTURES.

37. Principal .....	761,250 19
38. Interest due and accrued on (94), see No. 24, accrued, \$26,289.20.	

## CASH.

39. On hand .....	\$17,523 44
40. In banks .....	98,455 05
	<hr/>
	115,978 49

## ASSETS NOT HEREINBEFORE MENTIONED.

41. Funds in transit <i>re</i> London Branch .....	\$7,786 67
42. Suspense .....	293 96
	<hr/>
Total trust funds guaranteed .....	8,080 63

Total trust funds guaranteed .....

\$5,218,020 28

## TRUST FUNDS NOT GUARANTEED BY THE CORPORATION BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.

43. Mortgage securities:	
(1) Principal .....	\$390,366 42
(2) Interest due and accrued .....	1,206 55
	<hr/>
	\$391,572 97
44. Other securities:	
(1) Principal .....	\$41,281 00
45. Uninvested trust funds .....	91,096 78
46. Inventory value of unrealized assets .....	5,579,536 02
	<hr/>
Total trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....	5,711,913 80

Total trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....

\$6,103,486 77

## SUMMARY.

Assets owned beneficially by the Corporation .....	\$2,164,164 19
Trust funds guaranteed by the Corporation ..	5,218,020 28
Trust funds not guaranteed by the Corporation but for which the Corporation is accountable .....	6,103,486 77
	<hr/>
Grand total of assets .....	\$13,485,671 24

## MISCELLANEOUS.

Average rate of interest per annum paid by the Corporation during 1918: On guaranteed investments, 4.76%.

Average rate of interest per annum earned by the Corporation during 1918:

- (a) On mortgages of realty; (b) on other securities.
- (1) Owned beneficially by the Corporation (a) 6.785%; (b) 3.61%.
- (2) On trust funds guaranteed (a) 7.227%; (b) 5.856%.

Show by provinces the amount of the mortgages owned beneficially by the Corporation: Ontario, \$186,638.22; Manitoba, \$7,200.00; Saskatchewan, \$12,880.33; Alberta, \$9,210.00.

Show by provinces the amount of the mortgages held for trust funds guaranteed by the Corporation: Ontario, \$1,124,340.63; Manitoba, \$1,006,302.73; Saskatchewan, \$1,018,979.23; Alberta, \$108,437.14; British Columbia, \$95,265.87.

Loans (a) written off or (b) transferred to real estate account during 1918, viz.:  
 • Trust funds guaranteed (b) \$8,067.39.

Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1918, viz.:

Trust funds guaranteed, No. 3; amount, \$43,300.00.

Trust funds not guaranteed but for which the Corporation is accountable, No. 1; amount, \$2,000.00.

Amount of loans to directors at 31st December, 1918, \$33,910.92.

Names and addresses of the auditors respectively for 1918 and for 1919 (if appointed):

For 1918: Price, Waterhouse & Co., Toronto.

For 1919: Price, Waterhouse & Co., Toronto.

What were the dividend days of the Corporation in 1918, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, 2%; March 1st, 2%; July 1st, 2%; October 1st, 1½%.

In the case of any other company, of which you hold stocks, bonds or debentures, either directly or indirectly, if they owe you any money, either secured by mortgages or other security or unsecured, state the aggregate amount of such indebtedness, \$16,000.00.

The aggregate amount of instalments of principal in arrears, \$16,000.00.

The amount of interest on such loans taken credit for in your profit and loss accounts during the past year, \$1,126.52.

#### DIRECTORS AT 31ST DECEMBER, 1918:

Henry F. Gooderham, Toronto.  
 H. S. Strathy, Toronto.  
 H. H. Beck, Victoria.  
 Mark Bredin, Toronto.  
 Right Hon. Lord Hindlip, Worcester, Eng.

A. Percy Taylor, Toronto.  
 George S. May, Ottawa.  
 J. H. McConnell, M.D., Toronto.  
 Walter C. Laidlaw, Toronto.  
 W. H. Smith, Toronto.

#### SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid calls.
Fully called.....	10,000	\$ 100	\$ 1,000,000	\$ 1,000,000	\$ .....

Orders-in-Council granted under R.S.O. 1897, c. 206, s. 8 (1), empowering the Courts to appoint Trusts Corporations as trustee, administrator, guardian, etc., without security.

[Revised and re-enacted by 8 Edw. VII. (1908), c. 43, s. 2; 2 Geo. V., chap. 34, s. 20.]

Name of Company.

1. Toronto General Trusts Corporation.
2. Trusts and Guarantee Company.
3. National Trust Company, Limited.
4. Canada Trust Company.
5. Union Trust Company, Limited.
6. Royal Trust Company.
7. Imperial Trusts Company of Canada.
8. Mercantile Trust Company of Canada, Limited.
9. Chartered Trust and Executor Company.
10. Canada Permanent Trust Company.
11. Sterling Trusts Corporation.
12. Capital Trust Corporation, Limited.
13. Guelph Trust Company.
14. Brantford Trust Company.

List of Loan Corporations whose debentures have been authorized by Orders-in-Council for purposes of investment by Trustees.

Name of Company.

1. Canada Landed and National Investment Company, Limited.
2. Toronto Savings and Loan Company.
3. British Mortgage Loan Company of Ontario.
4. Midland Loan and Savings Company.
5. London Loan and Savings Company of Canada.
6. Toronto Mortgage Company.
7. Crown Savings and Loan Company.
8. Canadian Mortgage Investment Company.

List of Loan Corporations whose debentures have been authorized by Order-in-Council for purposes of investment by Trustees and with whom Trustees may deposit trust funds. R.S.O. 1897, c. 130, as amended by 62 V. (2nd sess.), c. 11, s. 32, and by 1 Edw. VII., c. 14, s. 1, and by 3 Edw. VII., c. 7, s. 25, and by 7 Edw. VII., c. 28, s. 1, and by 1 Geo. V., c. 26, s. 28; R.S.O. 1914, c. 121, s. 28-29.

Name of Company.

1. Canada Permanent Mortgage Corporation.
2. Guelph and Ontario Investment and Savings Society.
3. London and Canadian Loan and Agency Company, Limited.
4. Industrial Mortgage and Savings Company.
5. Victoria Loan and Savings Company.
6. Landed Banking and Loan Company.
7. Hamilton Provident and Loan Society.
8. The Huron and Erie Mortgage Corporation.
9. Central Canada Loan and Savings Company.
10. East Lambton Farmers' Loan and Savings Company.
11. Lambton Loan and Investment Company.
12. Ontario Loan and Debenture Company.
13. Royal Loan and Savings Company.
14. Southern Loan and Savings Company.

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## LIST OF LOAN CORPORATIONS

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## LIST OF LOAN

Page.	Name of Company.	Chief Office in Ontario.	Manager, Secretary or *Chief Agent.
112	Brantford Trust Company (Limited) . . .	Brantford . . .	W. G. Helliker . . .
114	British Empire Trust Company (Limited) . . .	Toronto . . .	*Francis Chas. Annesley
8	British Mortgage Loan Company of Ontario . . .	Stratford . . .	J. A. Davidson . . .
10	Brockville Loan and Savings Company (Limited) . . .	Brockville . . .	L. C. Dargavel . . .
12	Canada Landed and National Investment Company (Limited) . . .	Toronto . . .	Edward Saunders . . .
14	Canada Permanent Mortgage Corporation . . .	" . . .	{ John Massey R. S. Hudson . . .
120	Canada Permanent Trust Company . . .	" . . .	{ John Massey R. S. Hudson . . .
116	Canada Trust Company . . .	London . . .	Hume Cronyn . . .
16	Canadian Mortgage Investment Company . . .	Toronto . . .	F. W. G. Fitzgerald . . .
102	Canadian Northern Prairie Lands Company (Limited) . . .	" . . .	J. A. Callander . . .
123	Capital Trust Corporation (Limited) . . .	Ottawa . . .	B. G. Connolly . . .
19	Central Canada Loan and Savings Company . . .	Peterboro' . . .	E. R. Wood (Toronto)
127	Chartered Trust and Executor Company . . .	Toronto . . .	John J. Gibson . . .
22	Colonial Investment and Loan Company . . .	" . . .	A. J. Jackson . . .
130	Consolidated Trust Corporation . . .	London . . .	M. J. Kent . . .
25	Credit Foncier Franco-Canadien, Montreal . . .	" . . .	*W. E. Long . . .
27	Crown Savings and Loan Company . . .	Petrolea . . .	C. Egan . . .
29	Dominion Savings and Investment Society . . .	London . . .	Nathaniel Mills . . .
32	Dyment Securities, Loan and Savings Company . . .	Barrie . . .	S. Dyment . . .
34	East Lambton Farmers' Loan and Savings Company . . .	Forest . . .	Newton Tripp . . .
36	Edinburgh Canadian Mortgage Company (Limited) . . .	Toronto . . .	*Wood, Gundy & Company . . .
132	Fidelity Trusts Company of Ontario . . .	London . . .	W. J. Harvey . . .
38	Frontenac Loan and Investment Society . . .	Kingston . . .	R. C. Cartwright . . .
40	Great West Permanent Loan Company . . .	Toronto . . .	S. D. Lazier . . .
43	Grey and Bruce Loan Company . . .	Owen Sound . . .	Wm. P. Telford . . .
45	Guelph and Ontario Investment and Savings Society . . .	Guelph . . .	John E. McElderry . . .
135	Guelph Trust Company . . .	Guelph . . .	John E. McElderry . . .
48	Hamilton Provident and Loan Society . . .	Hamilton . . .	Donald M. Cameron . . .
92	Home Building and Savings Association of Ottawa . . .	Ottawa . . .	A. H. Fitzsimmons . . .
50	Huron and Erie Mortgage Corporation . . .	London . . .	M. Aylesworth . . .
137	Imperial Trusts Company of Canada . . .	Toronto . . .	J. A. Withrow . . .
53	Industrial Mortgage and Savings Company . . .	Sarnia . . .	D. N. Sinclair . . .
55	Lambton Loan and Investment Company . . .	" . . .	James H. Kittermaster . . .
57	Landed Banking and Loan Company . . .	Hamilton . . .	C. W. Cartwright . . .
59	London and Canadian Loan and Agency Company (Limited) . . .	Toronto . . .	William Wedd, Jr. . . .
61	London Loan and Savings Company of Canada . . .	London . . .	Malcolm John Kent . . .
140	London and Western Trusts Company (Limited) . . .	" . . .	John S. Moore . . .

## CORPORATIONS.

President.	Description of Company	When incorporated.	Financial statement for year ending
Christopher Cook .....	Trusts Co. ....	16th December, 1907	December 31st, 1918.
R. M. Horne Payne .....	" ....	30th April, 1902	"
J. W. Scott .....	Loan Co. ....	5th October, 1877	"
D. W. Downey .....	" ....	11th May, 1885	"
John Hoskin, K.C., LL.D., D.C.L. ....	" ....		1858
W. G. Gooderham .....	" ....	1st March, 1855	"
W. G. Gooderham .....	Trusts Co. ....	7th March, 1913	"
Thomas G. Meredith, K.C. ....	" ....	23rd July, 1894	"
L. A. Hamilton .....	Loan Co. ....	11th August, 1899	"
D. B. Hanna .....	Loaning Land Co. ....	30th May, 1905	"
M. J. O'Brien .....	Trusts Co. ....	1st April, 1912	"
E. R. Wood .....	Loan Co. ....	7th March, 1884	"
Hon. W. A. Charlton .....	Trusts Co. ....	25th April .....	"
A. J. Jackson .....	Loan Co. ....	14th June, 1900	"
G. G. McCormick .....	Trusts Co. ....	25th June, 1903	"
J. H. Thors .....	" ....		January, 1881
J. L. Englehart .....	" ....		30th January, 1882
Thomas H. Purdon, K.C. ....	" ....	20th April, 1872	"
A. E. Dyment .....	Loan Co. ....	15th May, 1902	"
Duncan Weir .....	" ....	19th December, 1891	"
Sir Andrew H. L. Fraser .....	" ....	24th February, 1912	"
T. H. Purdon, K.C. ....	Trusts Co. ....	23rd March, 1910	"
W. F. Nickle, K.C. ....	Loan Co. ....	13th August, 1863	"
W. T. Alexander .....	" ....		10th May, 1889
S. J. Parker .....	" ....		"
Alexander Baine Petrie .....	Loan Co. ....	19th January, 1876	"
Charles E. Howitt .....	Trusts Co. ....	26th May, 1917	"
George Hope .....	Loan Co. ....	6th June, 1871	"
E. B. Butterworth .....	" ....	24th June, 1890	"
T. G. Meredith, K.C. ....	" ....	18th March, 1864	"
James H. Mitchell .....	Trusts Co. ....	23rd June, 1887	"
John Cowan, K.C. ....	Loan Co. ....	20th August, 1889	"
Norman S. Gurd .....	" ....	27th March, 1847	"
C. S. Scott .....	" ....	16th December, 1876	"
Thomas Long .....	" ....		1863
G. G. McCormick .....	" ....	2nd May, 1877	"
Sir George C. Gibbons, K.C. ....	Trusts Co. ....	17th September, 1896	"

## LIST OF LOAN

Page.	Name of Company.	Chief Office in Ontario.	Manager, Secretary or *Chief Agent.
144	Mercantile Trust Company of Canada (Limited) .....	Hamilton .....	Stuart C. Macdonald .....
63	Midland Loan and Savings Company .....	Port Hope .....	J. H. Helm .....
147	Montreal Trust Company .....	Toronto .....	*John F. Hobkirk .....
150	National Trust Company (Limited) .....	" .....	W. E. Rundle .....
94	Niagara Falls Building, Savings and Loan Association .....	Niagara Falls .....	B. M. Benson .....
65	Ontario Loan and Debenture Company .....	London .....	Alfred M. Smart .....
96	Owen Sound Loan and Savings Company .....	Owen Sound .....	C. A. Fleming .....
68	People's Loan and Savings Corporation .....	London .....	Wm. Spittal .....
99	Peterborough Workingmen's Building and Savings Society .....	Peterborough .....	J. Corkery .....
70	Port Arthur and Fort William Mortgage Company (Limited) .....	Port Arthur .....	W. M. Read .....
154	Premier Trust Company .....	London .....	A. A. Campbell .....
104	Provident Investment Company .....	Toronto .....	A. H. Cox .....
157	Prudential Trust Company (Limited) .....	" .....	*Douglas K. Ridout .....
72	Real Estate Loan Company of Canada (Limited) .....	" .....	E. L. Morton .....
74	Royal Loan and Savings Company .....	Brantford .....	W. G. Helliker .....
161	Royal Trust Company .....	Toronto .....	*Bruce L. Smith, (Toronto) .....
	Scottish American Investment Company (Limited) (a) .....	" .....	*W. H. Lockhart-Gor- don .....
	Scottish Ontario and Manitoba Land Company (Limited), Glasgow (b) .....	" .....	*Mowat, MacLennan, Hunter & Parkinson
76	Security Loan and Savings Company .....	St. Catharines .....	Eugene F. Dwyer .....
78	Southern Loan and Savings Company .....	St. Thomas .....	Jno. Walker Stewart .....
80	Standard Reliance Mortgage Corporation .....	Toronto .....	H. Waddington .....
165	Sterling Trusts Corporation .....	" .....	Col. J. G. Langton .....
168	Toronto General Trusts Corporation .....	" .....	A. D. Langmuir .....
83	Toronto Mortgage Company .....	" .....	Walter Gillespie .....
106	Toronto Savings and Loan Company .....	Peterborough .....	W. G. Morrow .....
172	Trusts and Guarantee Company (Lim- ited) .....	Toronto .....	E. B. Stockdale .....
176	Union Trust Company (Limited), The .....	" .....	James K. Pickett .....
85	Victoria Loan and Savings Company .....	Lindsay .....	Charles E. Weeks .....
108	Walkerville Land and Building Company (Limited) .....	Walkerville .....	R. L. Daniels .....
88	Waterloo County Loan and Savings Com- pany .....	Waterloo .....	P. V. Wilson .....

(a) The Scottish American Investment Company, Limited. This Company is withdrawing from business in Ontario, and for this purpose is registered under Section 140 of the Loan and Trust Corporation's Act. The sworn statement of the Chief Agent for Ontario for the year ending 31st December, 1918, shows the assets of the Company then in Ontario at \$22,960.10, consisting of Loans secured by Mortgages of land, \$21,500; sale agreements and mortgages given for balance of purchase money, \$1,405; Cash on hand or in Bank, \$55.10; that the Company had then no liabilities in Ontario.

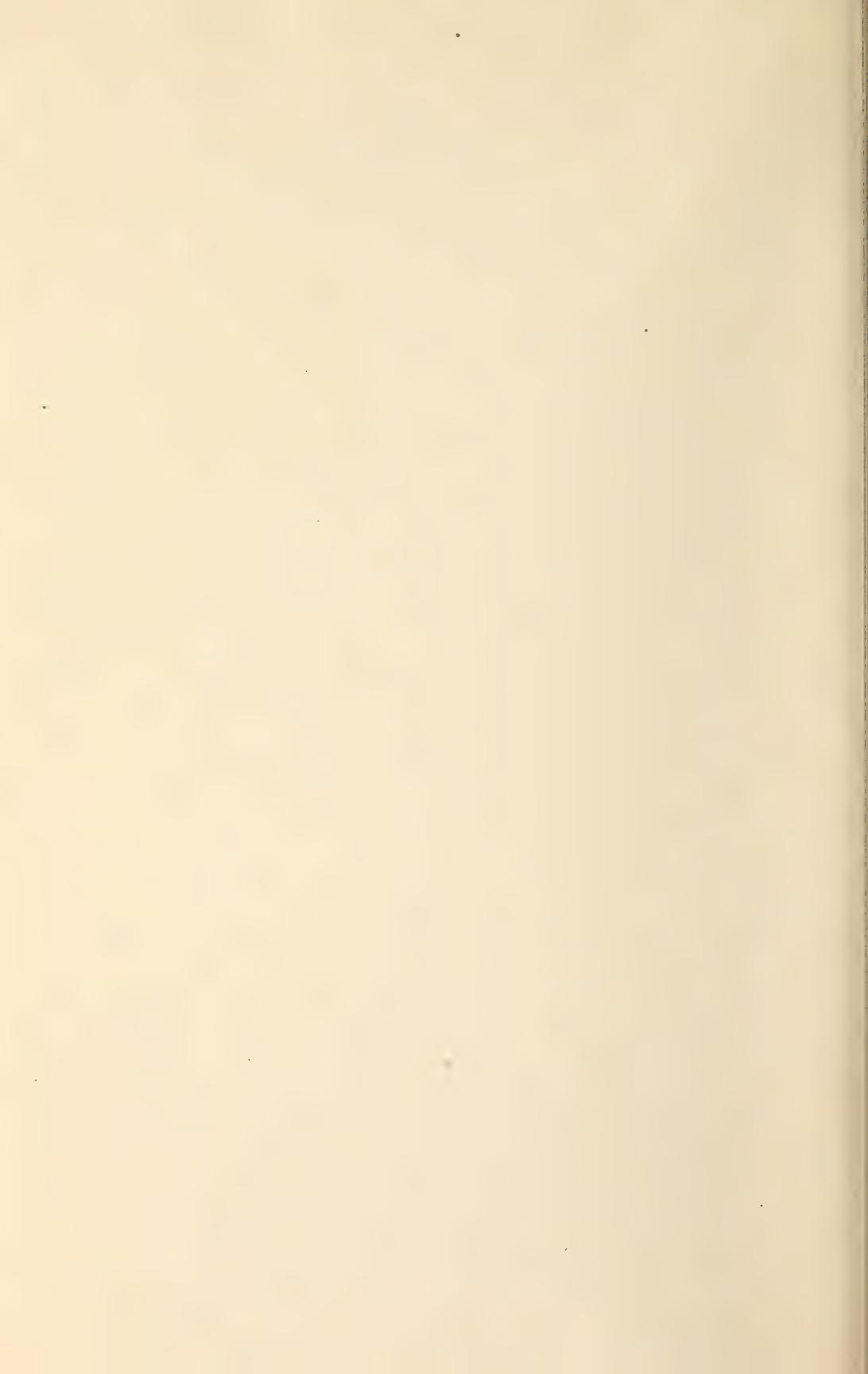
## CORPORATIONS.

President.	Description of Company	When incorporated	Financial statement for year ending
Cyrus A. Birge .....	Trusts Co. ....	12th November, 1906	December 31st, 1918.
Wm. Henwood .....	Loan Co. ....	5th July, 1872	"
Sir Herbert S. Holt .....	Trusts Co. ....	21st March, 1889	"
Sir J. W. Flavelle, Bart. ....	" ....	12th August, 1898	"
R. P. Slater .....	Local Loan Co. ....	5th March, 1894	"
John McClary .....	Loan Co. ....	26th September, 1870	"
W. A. Bishop .....	" ....	1st April, 1889	"
W. F. Roome, M.D. ....	" ....	22nd June, 1892	"
T. B. McGrath .....	" ....	17th January, 1889	"
J. J. Carrick, M.P. ....	" ....	27th December, 1913	"
W. F. Roome, M.D. ....	Trusts Co. ....	2nd April, 1913	"
H. C. Cox .....	Loaning Land Co. ....	3rd November, 1893	"
B. Hal Brown .....	Trusts Co. ....	19th May, 1909	"
M. H. Aikins, M.D. ....	Loan Co. ....	17th September, 1879	"
Christopher Cook .....	" ....	24th March, 1876	"
Sir H. V. Meredith, Bart. ....	Trusts Co. ....	24th June, 1892	"
.....	.....	.....	.....
Geo. W. Currie, M.P. ....	Loaning Land Co. ....	15th December, 1879	December 31st, 1918.
Henry J. Taylor .....	Loan Co. ....	12th March, 1870	"
Geo. K. Croker .....	" ....	25th November, 1903	"
Nathan H. Stevens .....	" ....	14th February, 1873	"
E. F. B. Johnstone .....	Trusts Co. ....	19th May, 1911	"
John Hoskin, K.C., LL.B. ....	" ....	1st April, 1899	"
Wellington Francis, K.C. ....	Loan Co. ....	15th December, 1899	"
Herbert C. Cox .....	Loaning Land Co. ....	15th June, 1885	"
James J. Warren .....	Trusts Co. ....	24th February, 1897	"
Henry F. Gooderham .....	" ....	7th August, 1901	"
W. Flavelle .....	Loan Co. ....	4th September, 1895	"
J. Harrington Walker .....	Loaning Land Co. ....	22nd October, 1890	"
Thos. Hilliard .....	Loan Co. ....	7th April, 1913	"

(b) The Scottish Ontario and Manitoba Land Company, Limited. This Company is withdrawing from business in Ontario, and for this purpose is registered under Section 140 of the Loan and Trust Corporations Act. The sworn statement of the Chief Agent for Ontario for the year ending 31st December, 1918, shows the assets of the Company then in Ontario at \$30,373.18, consisting of Loans secured by sale agreements and mortgages given for balance of purchase money, \$10,500.00; estimate of interest in lands unsold, \$12,000.00; cash on hand and in bank, \$7,873.18.





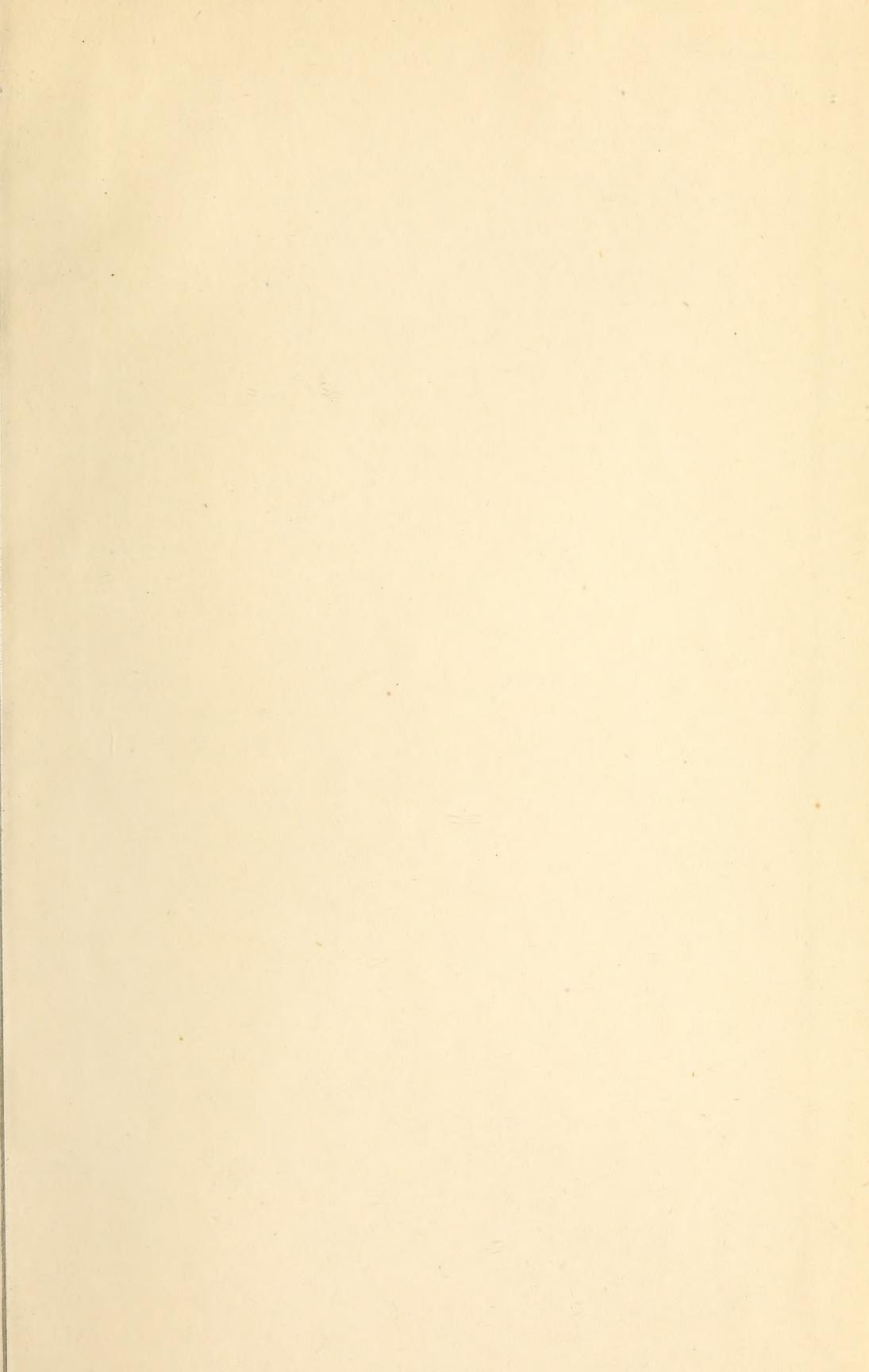














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